

REPORT

OF THE

SUPERINTENDENT OF INSURANCE

OF THE

DOMINION OF CANADA

FOR THE

YEAR ENDED DECEMBER 31

1913

VOLUME I

INSURANCE COMPANIES OTHER THAN LIFE

PRINTED BY ORDER OF PARLIAMENT



OTTAWA

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TABLE OF CONTENTS, 1913.

VOLUME I.

REPORT OF SUPERINTENDENT OF INSURANCE TO MINISTER OF FINANCE FOR 1913, DATED
JUNE, 1914, REFERRING TO:

Fire Insurance, 1913:—

Fire premiums and losses in Canada and rate of losses paid to premiums received in 1913.....	v
Fire premiums and losses in Canada and rate of losses paid to premiums received for the years 1869-1913.....	vi
Fire Insurance written and losses incurred in Canada in 1913.....	vii to x
Fire Insurance done in Canada in 1913.....	xi and xii
Summary of income and expenditure of British companies.....	xiii and xiv
Summary of income and expenditure of United States and other companies.....	xv and xvi
Statement of gains and losses in surplus for Canadian Fire Companies during 1913.....	xxi
Income for the years 1875-1913—Canadian Companies.....	xxiii
Expenditure for the years 1875-1913—Canadian Companies.....	xxiv
Canadian Fire Companies in foreign fields.....	xxv
Insurance other than Fire and Life, 1913.....	xxv and xxvi
Statement of gains and losses in surplus for Canadian Companies other than Fire or Life during 1913.....	xxvii
Accident Insurance, 1913.....	xxviii
Guarantee Insurance, 1913.....	xxviii
Sickness Insurance, 1913.....	xxviii
Plate Glass Insurance in Canada, 1913.....	xxix
Burglary Insurance, 1913.....	xxix
Steam Boiler Insurance, 1913.....	xxix
Automobile Insurance, 1913.....	xxix
Weather Insurance, 1913.....	xxx
Title Insurance, 1913.....	xxx
Sprinkler Leakage Insurance, 1913.....	xxx
Live Stock Insurance, 1913.....	xxx
Inland Transportation Insurance, 1913.....	xxx
Classification of Licensed Companies.....	xxxi
Classification of deposits.....	xxxi
Classification of premiums received in 1913.....	xxxii
Rules and Regulations of Treasury Board regarding the acceptance of securities for deposit.....	xxxiv
Legal Decisions:—	
1. Fire Insurance:	
Mutual Fire v. Paquet.....	xxxvii
Robert v. Equitable Fire.....	xxxviii
Gainer & Co. v. Anchor Fire and Marine.....	xxxviii
Strong v. Crown Fire Co.....	xxxix
Jacob v. La Compagnie d'Assurance Mutuelle des Industries.....	xl
Chicoine v. Mutual Insurance Co. of Township of Roxton.....	xl
La Compagnie d'Assurance Mutuelle des Industries v. Morency.....	xli
Mahomed v. Anchor Fire and Marine.....	xli and xlii
Anglo-American Fire v. Hendry et al.....	xlii
Pratt v. Connecticut Fire Insurance Co.....	xliii
2. Accident Insurance:	
Wadsworth v. Canadian Railway Accident.....	xliii
3. Marine Insurance:—	
Cunningham v. St. Paul Fire and Marine.....	xliv
4. Live Stock Insurance:—	
Gill v. Yorkshire Ins. Co.....	xliv
5. Miscellaneous cases:—	
King's Bench, Manitoba re Canada Provident Ins. Corp.....	xlvi
Van Hummell v. International Guarantee Co.....	xlvi
Carlin v. Railway Passengers Assurance Co.....	xlvi
Colonial Assurance Co. v. Smith.....	xlviii
International Home Purchasing Co. v. Registrar Joint Stock Companies.....	xlviii
Legislation:—	
Dominion legislation.....	xlix
Ontario legislation.....	liv
Quebec legislation.....	lv
Manitoba legislation.....	lvii
Saskatchewan legislation.....	lviii
British Columbia legislation.....	lviii
Provincial taxes and fees.....	lxxii

Insolvent Companies in the hands of Liquidators:—

The Victoria-Montreal Fire Insurance Co	lxix
The Ontario Accident Insurance Co	lxxvi
The Empire Accident and Surety Co	lxxvi
Rimouski Fire	lxxviii
Ontario Fire	lxxviii
Licenses recently issued and application for licenses under consideration	lxxix
Valuation of securities	lxxix

FIRE.

Abstract of Fire Insurance in Canada for 1913	lxxii
Premiums received for Fire Insurance in Canada for years 1869 to 1913	lxxvi
Losses paid for Fire Insurance in Canada for years 1869 to 1913	xxvi
Summary of Fire Insurance in Canada for years 1869 to 1913	cviii
Abstract of Fire Insurance done by Canadian Companies which do business outside of the Dominion, and of Fire, &c., business done by companies transacting Fire and other classes of Insurance for 1913	cxii
Statement of General Fire Assets and Liabilities of British Companies	cxvii
Assets and Liabilities of Canadian Companies doing business of Fire and other Insurance for 1913	cxvii
Assets and Liabilities in Canada of British, United States and other Companies doing business of Fire or of Fire and other classes of Insurance, 1913	cxvii
Cash Income and Expenditure of Canadian, British, United States and other Companies doing Fire, &c., business for 1913	cxix
Percentage or Ratio of Losses to Premiums, Premiums to Risks, &c., &c., of all Companies doing Fire or Fire and other Insurance for 1913	cxvii
Analysis and Summary of Fire Insurance in unlicensed Companies, Associations or Underwriters for 1913	cxl
Detailed Statement of Fire Companies	1 to 261

OTHER THAN FIRE OR LIFE.

Assets and Liabilities of Canadian Accident, Guarantee, Plate Glass, &c., Companies	cxlii
Assets and Liabilities in Canada of Companies other than Canadian doing business of Accident, Guarantee, Plate Glass, &c., 1913	cxlvi
Income and Expenditure of Canadian Companies doing business of Accident, Guarantee, Plate Glass, &c., 1913	cxlix
Income and Expenditure in Canada of Companies other than Canadian doing business of Accident, Guarantee, Plate Glass, &c., 1913	cli
Abstract of Miscellaneous Insurance in Canada, 1913:—	
Accident	clii
Automobile	clii
Burglary	cliii
Employers' Liability	cliii
Guarantee	cliv
Hail	cliv
Inland Transportation	clv
Live Stock	clv
Plate Glass	clvi
Sickness	clvii
Sprinkler Leakage	clvii
Steam Boiler	clvii
Title	clvii
Tornado	clvii
Weather	clvii
Detailed Statements of Accident, Guarantee, Plate Glass, and other Insurance Companies	263 to 416

List of Companies licensed to do business in Canada under the Insurance Act, as at May, 1914, with names of Chief Agent and amount of deposit with Receiver General	clxv
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Statement of Assessments made on Companies other than Life for the year ending March 31, 1913	634
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THE INDEX to the individual Companies will be found at the end of the book.

APPENDICES.

APPENDIX A—	
Canadian Directors or Advisory Boards and Trustees of British and American Companies	418
List of Directors and Shareholders of Canadian Companies other than Life	419
APPENDIX B—	
General Business Statements of British and other Companies which were not printed with Canadian Business Statements	548

SESSIONAL PAPER No. 8

INSURANCE DEPARTMENT,

OTTAWA, May 23, 1914.

To the Honourable W. T. WHITE,
Minister of Finance.

SIR,—I have the honour herewith to submit the statements in detail of Insurance Companies, other than Life Insurance Companies, which are contained in a separate volume, for the year 1913, together with such an abstract and analysis of them as appear proper to exhibit the progress of the business and the condition of the companies.

FIRE INSURANCE, 1913.

During the year 1913 the business of fire insurance in Canada was carried on by 84 companies; of these 29 were Canadian, 24 British, 29 United States and 2 French. This list of companies differs from that of the previous year by the addition of two Canadian companies, the Beaver and the Imperial Underwriters, (the business of the former being confined to organization) one British company, the Marine, which during the year received a license for fire insurance in addition to its previous powers, but did not actually transact fire business and two United States companies the Equitable Fire and Marine and the Glens Falls.

The Ottawa Assurance Co. having reinsured its business in 1912 did not transact business in 1913 and has been wound up. Three Canadian companies the Central Canada Manufacturers, the Nova Scotia and the Sovereign discontinued business during the year and having reinsured or cancelled their policies, are being wound up. The Department withdrew the license of the Ontario Fire and this company is now in liquidation. Since the beginning of 1914 the license of the Rimouski Fire has been cancelled and the company is being liquidated.

Since the beginning of 1914 the Nationale Fire Insurance Co. of Paris, France, the Globe and Rutgers and the National-Ben Franklin have received licenses for fire business.

FIRE PREMIUMS AND LOSSES IN CANADA IN 1913.

Cash received for premiums during the year in Canada amounted to \$25,745,947, being greater than that received in 1912 by \$2,551,429, and the amount paid for losses was \$14,003,759, which is greater than that paid in 1912 by \$1,884,178. The ratio of losses paid to premiums received is shown in the following table:—

FIRE INSURANCE IN CANADA, 1913.

Companies.	Paid for Losses.	Received for Premiums.	Rate of Losses paid per cent of premiums received.	The same for 1912.
	\$	\$		
Canadian.....	3,020,551	5,099,298	59.23	53.95
British.....	6,939,451	13,138,507	52.82	52.26
United States and other.....	4,043,757	7,508,052	53.86	50.82
Totals.....	14,003,759	25,745,947	54.39	52.25

4 GEORGE V., A. 1914

The corresponding results for the forty-five years over which our records extend, are given below:—

FIRE INSURANCE IN CANADA.

Year.	Premiums received.	Losses paid.	Rate of Losses paid, per cent of premiums received.
	\$	\$	
1869.....	1,785,539	1,027,720	57.56
1870.....	1,916,779	1,624,837	84.77
1871.....	2,321,716	1,549,199	66.73
1872.....	2,628,710	1,909,975	72.66
1873.....	2,968,416	1,682,184	56.67
1874.....	3,522,303	1,926,159	54.68
1875.....	3,594,764	2,563,531	71.31
1876.....	3,708,006	2,867,295	77.33
1877.....	3,761,005	8,490,919	225.58
1878.....	3,368,430	1,822,674	54.11
1879.....	3,227,488	2,145,168	66.47
1880.....	3,479,577	1,666,578	47.90
1881.....	3,827,116	3,169,824	82.83
1882.....	4,229,706	2,664,986	63.01
1883.....	4,624,741	2,920,228	63.14
1884.....	4,980,128	3,245,323	65.16
1885.....	4,852,460	2,679,287	55.22
1886.....	4,932,335	3,301,388	66.93
1887.....	5,244,502	3,403,514	64.90
1888.....	5,437,263	3,073,822	56.53
1889.....	5,588,016	2,876,211	51.47
1890.....	5,836,071	3,266,567	55.97
1891.....	6,168,716	3,905,697	63.31
1892.....	6,512,327	4,377,270	67.22
1893.....	6,793,595	5,052,690	74.37
1894.....	6,711,369	4,589,363	68.38
1895.....	6,943,382	4,993,750	71.92
1896.....	7,075,850	4,173,501	58.98
1897.....	7,157,661	4,701,833	65.69
1898.....	7,350,131	4,784,487	65.09
1899.....	7,910,492	5,182,038	65.51
1900.....	8,331,948	7,774,293	93.31
1901.....	9,650,348	6,774,956	70.20
1902.....	10,577,084	4,152,289	39.26
1903.....	11,384,762	5,870,716	51.57
1904.....	13,169,882	14,099,534	107.06
1905.....	14,285,671	6,000,519	42.00
1906.....	14,687,963	6,584,291	44.83
1907.....	16,114,475	8,445,041	52.41
1908.....	17,027,275	10,279,455	60.37
1909.....	17,049,464	8,646,826	50.72
1910.....	18,725,531	10,292,393	54.96
1911.....	20,575,255	10,936,948	53.16
1912.....	23,194,518	12,119,581	52.25
1913.....	25,745,947	14,003,759	54.39
Totals.....	368,981,717	227,618,649	61.69

SESSIONAL PAPER No. 8

Taking the totals for the same forty-five years, according to the nationalities of the companies, the following are the results:—

FIRE INSURANCE IN CANADA FOR THE FORTY-FIVE YEARS—1869-1913.

Companies.	Premiums received.	Losses Paid.	Rate of Losses paid per cent of premiums received.
	\$	\$	
Canadian.....	81,654,059	51,601,983	63.21
British.....	225,693,037	140,758,700	62.37
United States and other.....	61,633,801	35,257,966	57.21
Totals.....	368,981,717	227,618,649	61.69

The loss rate for 1913 (54.39) is 7.30 below the average for the forty-five years over which our records extend.

Obtaining an approximation to the losses incurred during the year, by excluding the estimates for losses outstanding at the beginning of the year, and including the amounts estimated for those of the year still unsettled, the ratio of the losses incurred to premiums received comes out 56.71 per cent, which is 5.59 per cent greater than the 51.12 of the previous year, and is 3.17 per cent less than the average for the last fifteen years (59.88). The following are the rates of incurred losses from 1899:—

Companies.	1913	1912	1911	1910	1909	1908	1907	1906	1905	1904	1903	1902	1901	1900	1899
Canadian.....	61.31	52.59	53.08	60.41	55.87	72.11	53.28	52.68	48.71	97.50	53.17	42.51	58.22	83.25	53.20
British.....	54.78	50.95	53.80	57.01	49.74	58.07	55.22	46.65	43.07	110.34	50.97	40.40	74.15	97.99	58.80
U. S. and other....	56.96	50.21	48.95	59.72	46.72	55.74	51.36	40.45	38.01	110.55	47.93	38.61	66.83	107.17	57.25
Totals.....	56.71	51.12	52.54	58.40	50.46	60.77	54.02	46.73	43.30	107.76	50.94	40.55	70.29	97.00	57.75

FIRE INSURANCE IN CANADA IN 1913.

Excluding the business of the Nova Scotia, the Ontario and the Sovereign for which figures are not available, the gross amount of policies, new and renewed, taken during the year by fire companies was \$2,925,200,553, which is greater by \$551,038,821 than the amount taken in 1912. The premiums charged thereon amounted in 1913 to \$35,347,139, being \$4,707,272 greater than the amount charged the previous year. The rate of premiums (1.208) is lower than that of 1912 (1.291). The loss rate (54.39) is 2.14 per cent higher than the loss rate of the previous year (52.25) and 7.30 per cent less than the average loss rate (61.69) for the past forty-five years.

The rate per cent of premiums charged upon risks taken is shown in the following table:—

Companies.	Gross amount of Risks taken during the year.	Premiums charged thereon.	Rate of Premiums charged per cent of Risks taken.	The same for 1912.	The same for 1911.	The same for 1910.	The same for 1909.	The same for 1908.
	\$	\$ cts.						
Canadian.....	712,651,986	9,481,729 08	1-33	1-36	1-41	1-38	1-44	1-51
British.....	1,318,925,094	15,962,229 26	1-21	1-26	1-33	1-33	1-38	1-48
U.S. and other..	893,623,473	9,903,180 36	1-11	1-28	1-33	1-41	1-45	1-54
Totals....	2,925,200,553	35,347,138 70	1-21	1-29	1-35	1-36	1-41	1-50

The increase in the amounts taken in 1913 as compared with 1912 among Canadian companies is \$59,069,560. Among British companies there is an increase of \$170,528,776, and among United States and other companies there is an increase of \$321,440,485.

In 1912 the increases in amounts written among Canadian, British and United States and other companies reporting to the Department were \$81,516,414, \$150,294,771, and \$154,709,956 respectively.

The details of the increase and decrease for the individual companies are as follows:—

CANADIAN COMPANIES.

Increase.—Acadia, \$3,687,946; Anglo-American, \$7,933,322; British America, \$11,536,559; British Colonial, \$5,445,090; British Northwestern, \$3,016,630; Canada National, \$4,729,193; Canadian, \$1,601,700; Dominion, \$5,575,425; Equity, \$439,662; Hudson Bay, \$2,016,883; Imperial Underwriters \$4,713,255; London Mutual, \$5,224,507; Liverpool-Manitoba, \$1,739,351; Mercantile, \$3,543,219; Montreal-Canada, \$1,238,618; Mount Royal, \$8,563,386; North Empire, \$2,328,473; Northwest, \$3,189,415; Occidental, \$207,995; Pacific Coast, \$2,422,801; Quebec, \$5,295,568; Western, \$57,048,817; Total, \$141,497,815.

Decrease.—Central Canada Man. Mutual, \$403,121; Factories, \$16,865,159; Nova Scotia, \$24,753,906; Ontario, \$19,021,037; Ottawa, \$1,800,317; Rimouski Fire, \$3,958,303; Sovereign, \$15,626,412; Total, \$82,428,255.

Total increase, \$59,069,560.

BRITISH COMPANIES.

Increase.—Alliance, \$2,781,379; Altas, \$4,055,873; Caledonian, \$2,994,867; Commercial Union, \$34,847,300; Employers' Liability, \$7,828,399; General Accident, \$2,104,075; Guardian, \$7,730,337; Law Union and Rock, \$2,843,017; Liverpool and London and Globe, \$9,616,208; London and Lancashire Fire, \$8,252,765; London Assurance, \$4,601,055; North British and Mercantile, \$2,089,604; Northern, \$10,676,835; Norwich Union, \$4,715,432; Palatine, \$13,214,906; Phoenix, \$10,041,944; Provincial, \$546,405; Royal, \$13,737,634;

SESSIONAL PAPER No. 8

Royal Exchange, \$9,645,604; Scottish Union and National, \$3,202,514; Sun \$1,494,545; Union Assurance, \$7,378,184; Yorkshire, \$6,129,894; Total, \$170,528,776.

UNITED STATES AND OTHER COMPANIES.

Increase.—Etna, \$3,573,465; American Central, \$27,974,811; American \$4,435,904; American Lloyds, \$417,397; California Fire, \$964,229; Connecticut, \$492,718; Equitable, \$5,566,835; Fidelity-Phenix, \$2,599,987; Fireman's Fund, \$6,955,481; Firemen's, \$3,842,185; Générales, \$7,630,579; German American, \$26,787,849; Germania, \$1,475,100; Glens Falls, \$307,430; Hartford, \$38,372,033; Home, \$54,926,606; Insurance Co. of North America, \$5,018,296; Insurance Co. State of Pennsylvania \$2,336,532; Lumber, \$23,099, National, \$30,517,243; National Union, \$5,355,554; Niagara, \$7,994,980; Northwestern National, \$15,486,963; Phoenix of Hartford, \$15,773,491; Providence-Washington, \$3,197,890; Queen, \$3,957,194; Springfield Fire & Marine, \$31,625,879; St. Paul, \$5,193,181; L'Union of Paris, \$4,809,861; Westchester \$7,192,968; Total, \$324,805,740.

Decrease.—Continental, \$3,365,255.

Total increase, \$321,440,485.

PREMIUMS AND LOSSES COMPARED WITH RISKS.

The average rate of premiums charged on each \$1,000 of risks taken in 1913 is \$12.084, as against \$12.905 which was the corresponding rate in 1912. The individual rates for the different companies will be found in the annexed table, and will be seen to vary considerably, as might naturally be expected, considering the varieties of the business done by the companies.

The losses incurred (approximate) during the year, compared with the amount of risk current (taking for this the mean of the amounts in force at the beginning and end of the year), have been at the average rate of \$5.00 per \$1,000 current risk. The corresponding rates for 1882-3-4-5-6-7-8-9-90-1-2-3-4-5-6-7-8-9-1900-1-2-3-4-5-6-7-8-9-10-11-12; are \$5.68, \$5.56, \$5.37, \$4.54, \$5.48, \$5.70, \$4.70, \$4.19, \$4.84, \$5.33, \$5.61, \$6.17, \$5.50, \$5.75, \$5.15, \$5.38, \$6.20, \$4.99, \$8.38, \$6.68, \$4.06, \$5.22, \$12.05, \$4.88, \$4.97, \$5.69, \$6.41, \$4.83, \$5.61, \$5.07 and \$4.73, respectively.

The losses are, however, as usual, distributed very unevenly among the different companies, as appears from the following, computed on the above basis, where for convenience of comparison, the corresponding rates for 1912 are appended within parenthesis:

Pacific Coast, \$1.81 (\$3.26); Alliance, \$2.54 (\$3.12); Northwestern National, \$3.16 (\$4.74); Western, \$3.16 (\$2.43); British America, \$3.38 (\$3.47); Commercial Union, \$3.72 (\$4.75); Canadian, \$3.73 (\$3.48); London Assurance, \$3.84, (\$3.61); London Mutual, \$3.87 (\$3.00); American Lloyds, \$3.89 (\$0.51); Canada National, \$3.90 (\$4.88); Scottish Union & National, \$3.90 (\$3.20); London and Lancashire, \$3.91 (\$3.51); Niagara, \$4.03 (\$10.48); Mercantile, \$4.06 (\$3.79); Hartford, \$4.08 (\$4.90); Mount Royal, \$4.22 (3.58); Equity, \$4.24 (\$4.60); Caledonian, \$4.27 (\$4.03); Royal Exchange, \$4.35 (\$5.66); Royal, \$4.40 (\$4.39); Home, \$4.47-(\$5.27); Phoenix of Hartford, \$4.51 (\$3.61); Law Union & Rock, \$4.55 (\$4.71); Anglo-American, \$4.58 (\$4.14); Quebec, \$4.60 (\$3.69); Atlas, \$4.67 (\$4.91); Provincial, \$4.68 (\$0.82); British Colonial, \$4.70 (\$3.42); Union Assurance, \$4.80

(\$3.97); North British & Mercantile, \$4.88 (\$4.27); Liverpool & London & Globe, \$4.88 (\$4.86); Montreal-Canada, \$4.89 (\$3.62); Fireman's Fund, \$4.96 (\$9.52); Phoenix of London, \$5.01 (\$4.83); Aetna, \$5.01 (\$4.00); Northern, \$5.07 (\$4.80); North West, \$5.08 (\$5.26); German American, \$5.08 (\$5.49); Queen, \$5.10 (\$4.07); Ontario, \$5.22 (\$5.19); Norwich Union, \$5.25 (\$5.29); California, \$5.34 (\$1.32); Employers' Liability, \$5.39; (\$4.67); Sun, \$5.42 (\$4.62); Firemen's \$5.45 (\$1.35); Liverpool-Manitoba, \$5.46 (\$6.31); Dominion, \$5.64 (\$5.31); Insurance Co. of North America, \$5.68 (\$4.51); British Northwestern, \$5.73 (\$4.08); Acadia, \$5.83 (\$5.78); Continental, \$5.87 (\$8.53); Connecticut, \$5.88 (\$4.62); St. Paul, \$5.90 (\$7.00); Springfield, \$5.91 (\$5.49); Imperial Underwriters, \$6.00 (.....); General Accident, \$6.03 (\$5.06); Guardian, \$6.31 (\$6.22); Yorkshire, \$6.41 (\$4.14); Factories, \$6.97 (\$9.08); Insurance Co. of State of Pennsylvania, \$6.98 (\$10.13); Palatine, \$7.12 (\$1.37); Nova Scotia, \$7.13 (\$5.04); Sovereign, \$7.31 (\$5.69); Fidelity-Phenix, \$7.37 (\$7.67); American Central, \$7.57 (\$4.62); Rimouski, \$7.81 (\$7.45); National of Hartford, \$7.87 (\$9.12); Providence-Washington, \$7.96 (\$6.20); Equitable, \$8.04 (.....); L'Union of Paris, \$8.22 (\$6.97); Occidental, \$8.43 (\$7.24); North Empire, \$8.69 (\$5.56); Westchester, \$8.75 (\$7.36); Hudson Bay, \$9.26 (\$6.60); National Union of Pittsburgh, \$9.74 (\$9.12); Générales, \$9.78 (\$0.71); American, \$12.18 (.....); Germania, \$14.60 (\$5.35); Lumber, \$14.89 (\$8.26); Central Canada Manufacturers, \$17.16 (\$9.60).

The annexed table gives the gross amount of risks taken by the several companies during the year, and the premiums charged thereon, and also the distribution of losses with the proportionate rate of premiums to risks, and the proportion of the amounts paid for losses to those received for premiums during the year. For convenience of comparison the rates of 1912 are appended. It must be noted that the premiums in the second column are those charged on the whole gross amount of risks taken by each company during the year.

SESSIONAL PAPER No. 8

FIRE INSURANCE DONE IN CANADA IN 1913.

Companies.	Gross Amount of Risks taken during the Year.	Premiums charged thereon.	Rate of premiums charged per cent of risks taken.	The same for 1912.	Net Cash paid during the Year for Losses.	Net Cash received during the Year for Premiums.	Rate of losses paid per cent of premiums received.	The same for 1912.
	\$	\$ cts.			\$ cts.	\$ cts.		
<i>Canadian Companies.</i>								
Acadia Fire.....	19,084,940	266,090 97	1-39	1-43	80,083 71	144,171 53	55-55	79-22
Anglo-American....	29,544,283	418,175 38	1-42	1-45	131,646 46	202,742 71	64-93	67-08
Beaver Fire.....	None.	None			None.	None.		
British America....	66,139,919	853,488 73	1-29	1-22	258,474 47	482,281 54	53-59	62-63
British Colonial....	7,145,533	95,326 61	1-33	1-27	11,009 48	33,795 56	32-55	7-22
British North Western	6,396,634	94,975 51	1-48	1-00	19,618 53	53,480 70	36-68	16-75
Canada National....	18,139,052	277,846 48	1-53	1-57	49,756 29	131,416 09	37-86	21-87
Canadian Fire.....	30,266,161	488,009 23	1-61	1-67	132,071 85	292,204 08	45-20	30-50
Central Canada Manufacturers.....	8,807,127	39,200 60	1-13	1-17	62,590 95	56,084 50	111-60	85-19
Dominion Fire.....	33,610,208	476,556 34	1-42	1-44	180,416 01	264,599 38	68-18	57-22
Equity Fire.....	20,756,770	267,589 00	1-29	1-38	139,865 56	160,747 38	81-41	67-02
Factories Insurance Co	25,466,261	430,077 78	1-69	1-43	47,801 50	110,467 02	43-27	95-87
Hudson Bay.....	19,039,543	296,690 09	1-56	1-59	95,638 12	111,004 53	86-16	49-27
Imperial Underwriters	4,713,255	85,020 45	1-80		15,386 96	56,512 06	27-23	
Liverpool-Manitoba..	44,118,027	580,397 87	1-32	1-37	211,223 61	397,833 56	53-09	64-97
London Mutual.....	74,887,473	747,769 47	1-00	-99	294,777 01	478,306 33	61-63	52-28
Mercantile Fire.....	24,221,297	304,876 39	1-26	1-30	98,522 69	241,393 14	40 81	42-78
Montreal-Canada....	17,703,809	257,706 56	1-46	1-44	94,000 56	146,958 57	64-24	67-10
Mount Royal.....	32,868,835	416,530 44	1-27	1-33	124,265 12	239,468 40	51-89	46-37
North Empire Fire...	11,060,712	202,213 49	1-83	1-96	49,912 29	105,813 74	47-17	32-77
North West Fire.....	11,920,235	166,458 56	1-40	1-45	46,201 00	115,078 10	40-15	54-51
Novo Scotia Fire....		349,385 16		1-63	83,522 70	61,909 82		50-20
Occidental Fire.....	8,567,200	201,262 34	2-35	2-27	84,089 83	158,377 99	53-09	38-94
Ontario Fire.....		219,260 16		1-41	53,507 36	100,517 83	53-23	62-22
Pacific Coast.....	14,346,644	194,867 78	1-36	1-47	13,793 54	66,826 13	20-64	30 06
Quebec Fire.....	27,047,677	285,635 38	1-06	1-15	119,444 64	229,960 24	51-94	43-45
Rimouski Fire.....	28,825,327	439,430 00	1-52	1-54	218,612 98	199,769 94	109-43	72-28
Sovereign Fire.....		116,676 65		1-34	55,868 96	16,077 36		47-36
Western.....	127,975,064	1,535,493 63	1-20	1-16	257,056 41	597,472 29	43-02	51-33
Totals.....	712,651,986	10,167,051 05	1-33	1-36	3,020,549 59	5,099,296 07	59-23	53-95
<i>British Companies.</i>								
Alliance.....	26,292,290	264,233 27	1-00	1-00	78,648 35	224,905 35	34-97	49-37
Atlas.....	48,409,014	628,333 12	1-30	1-31	274,618 05	541,479 48	50-72	59-22
Caledonian.....	44,537,172	519,525 66	1-17	1-21	226,559 29	436,776 51	51-88	49-77
Commercial Union...	108,740,830	1,131,944 72	1-04	1-29	352,340 94	843,850 30	41-75	52-27
Employers' Liability	26,760,261	309,882 22	1-16	1-14	108,422 33	247,675 30	43-78	34-61
General Accident Fire and Life.....	26,793,181	331,583 53	1-24	1-27	164,178 83	278,842 92	58-83	50-18
Guardian Assurance Co.....	75,880,062	1,031,032 00	1-36	1-40	558,059 90	867,321 89	64-34	63-20
Law Union and Rock..	23,996,457	279,556 20	1-16	1-19	113,772 10	236,794 97	48-05	53-56
Liverpool and London and Globe..	146,779,869	1,791,368 24	1-22	1-25	779,787 39	1,402,254 80	55-61	56-35
London & Lancashire Fire.....	67,595,747	811,372 84	1-20	1-23	306,029 12	673,804 47	45-42	41-90
London Assurance....	29,806,849	355,029 38	1-19	1-25	134,444 12	288,378 53	46-62	42-60
Marine Insurance Co..	None.	None.			None.	None.		
North British and Mercantile.....	95,293,121	1,120,473 49	1-18	1-19	561,164 02	961,354 50	58 37	48 81
Northern Assurance...	64,060,095	832,597 11	1-30	1-35	376,852 18	718,599 92	52-44	48-57
Norwich Union Fire..	70,745,247	924,105 18	1-31	1-33	469,707 47	805,204 03	58-33	53-01
Palatine Insurance Co.	22,230,422	264,004 52	1-19	1-25	76,721 71	187,593 80	40-90	5-04
Phoenix of London....	97,357,090	1,288,412 13	1-32	1-38	561,895 68	1,031,853 28	54-45	54-80
Provincial.....	5,452,989	38,209 34	-70	-69	22,501 10	29,810 66	75-48	10-02
Royal Insurance Co..	134,062,397	1,554,118 07	1-16	1-21	686,494 16	1,291,622 63	53-15	61-29
Royal Exchange.....	43,337,878	487,552 32	1-13	1-17	155,548 56	406,217 86	38-29	45-42

FIRE INSURANCE DONE IN CANADA IN 1913—*Concluded.*

Companies.	Gross Amount of Risks taken during the Year.	Premiums charged thereon.	Rate of premiums charged per cent of risks taken.	The same for 1912.	Net Cash paid during the Year for Losses.	Net Cash received during the Year for Premiums.	Rate of losses paid per cent of premiums received.	The same for 1912.
	\$	\$ cts.			\$	\$ cts.		
Scottish Union and National.....	36,611,259	416,413 01	1-14	1-15	179,703 08	359,833 38	49-94	37-64
Sun Insurance Office...	39,458,842	557,150 30	1-41	1-31	274,451 37	475,554 58	57-71	55-23
Union Assurance Society.....	50,574,975	630,768 78	1-25	1-28	253,792 48	494,145 25	51-36	48-99
Yorkshire.....	34,149 047	394,572 83	1-16	1-19	223,760 55	334,766 18	66-84	49-38
Totals.....	1,318,925,094	15,962,229 26	1-21	1-26	6,939,452 78	13,138,596 59	52-82	52-26
<i>United States and Other.</i>								
Ætna Insurance Co....	27,909,154	370,428 84	1-33	1-39	158,018 20	321,364 36	49-17	39-57
American Central.....	32,792,469	264,186 09	-81	1-76	54,992 78	178,232 92	30-85	18-36
American Insurance Co.	5,530,454	97,441 15	1-76	1-75	23,998 79	66,371 12	36-16	.....
American Lloyds.....	4,021,412	18,043 00	-45	-47	12,653 73	14,749 60	85-79	9-79
California Insurance Co.....	1,842,278	37,328 20	2-03	2-04	5,970 48	29,415 51	20-30	7-39
Connecticut Fire.....	11,685,553	161,903 55	1-39	1-42	79,943 86	139,411 88	57-34	48-23
Continental Insurance Co.....	30,481,324	331,848 53	1-09	1-00	182,027 77	268,194 74	67-87	74-20
Equitable Fire and Marine.....	5,566,835	62,208 35	1-12	.....	4,997 93	23,065 48	21-67	.....
Fidelity-Phenix.....	36,065,570	449,441 67	1-25	1-31	267,639 09	372,746 07	71-80	63-17
Fireman's Fund.....	9,715,062	93,315 27	-96	1-62	11,878 92	82,365 07	14-42	60-93
Firemen's Insurance Co.....	8,087,939	116,490 95	1-44	1-53	30,680 05	87,015 65	35-26	9-78
Compagnie d'Assurances Générales.....	11,168,525	147,551 37	1-32	1-29	48,179 26	104,279 58	46-20	.....
German American.....	65,806 737	624,109 11	-95	1-25	254,076 65	420,035 93	60-49	55-17
Germania Fire.....	4,748,700	78,840 50	1-66	1-49	56,072 00	51,382 65	100-13	33-78
Glens Falls.....	307,430	2,444 74	-80	.....	None.	728 50	.....	.....
Hartford Fire.....	116,484,828	1,191,571 10	1-02	1-28	411,631 28	871,941 62	47-21	40-88
Home Insurance Co....	87,476,970	896,149 75	1-02	1-23	256,613 55	734,750 05	34-93	51-76
Insurance Co. of North America.....	43,977,172	511,780 94	1-16	1-21	265,624 25	408,030 36	65-10	52-46
Insurance Co. of the State of Pa.....	13,993,302	188,801 10	1-35	1-69	87,270 63	154,917 12	56-33	36-27
Lumber Insurance Co. National Fire of Hartford.....	8,378,693	147,653 51	1-76	1-74	88,083 92	111,410 21	79-06	67-47
National Union Fire of Pittsburgh.....	76,756,570	782,540 66	1-02	1-16	394,397 75	585,140 35	67-40	62-76
Niagara Fire.....	20,911,650	278,058 23	1-33	1-35	133,142 65	195,005 34	68-28	61-16
Northwestern National	14,263,179	193,739 64	1-36	1-68	36,198 45	143,094 55	25-30	44-76
Phoenix of Hartford...	17,688,630	158,351 47	-90	1-40	18,411 27	29,007 62	63-57	27-28
Providence Washington.....	52,862,596	582,841 96	1-10	1-21	211,346 93	459,968 97	45-95	44-00
Queen of America.....	16,173,195	204,942 09	1-27	1-28	94,795 42	158,637 60	59-76	21-10
Springfield Fire and Marine.....	55,326,806	700,834 56	1-27	1-31	352,687 86	594,858 83	59-29	54-51
St. Paul Fire and Marine.....	61,055,078	534,913 13	-88	1-16	219,703 16	374,054 88	58-74	41-74
L'Union, Paris, France	21,103,584	275,683 40	1-31	1-43	108,400 23	224,654 88	48-25	55-91
Westchester Fire.....	18,465,093	222,160 98	1-20	1-16	102,977 98	167,088 77	61-63	30-64
	12,976,685	177,576 52	1-37	1-45	71,312 45	136,128 83	52-39	22-33
Totals.....	893,623,473	9,903,180 36	1-11	1-28	4,043,757 29	7,508,049 64	53-86	50-82
Grand Totals...	2,925,200,553	36,032,400 67	1-21	1-29	14,003,759 66	25,745,942 30	54-39	51-94

SESSIONAL PAPER No. 8

BRITISH FIRE COMPANIES.

The total cash receipts from premiums were \$13,138,597, being an increase of \$1,046,472, as compared with the previous year; the payments for losses were \$6,939,453, being \$620,389 greater than for 1912, while the general expenses amounted to \$4,146,973, being \$382,061 greater than in 1912, thus showing a balance of \$2,052,171 favourable to the companies. In the previous year there was a favourable balance of \$2,008,149.

Paid for losses.....	\$ 6,939,453
Paid for general expenses.....	4,146,973
Total.....	\$ 11,086,426
Received for premiums.....	13,138,597
Balance in favour of the companies.....	\$ 2,052,171

The following details give the balance for the different companies:—

Balance in favour.—Alliance, \$71,873; Atlas, \$93,842; Caledonian, \$74,943; Commercial Union, \$227,193; Employers' Liability, \$60,010; General Accident \$18,428; Guardian, \$51,100; Law Union and Rock, \$49,265; Liverpool and London and Globe, \$190,138; London and Lancashire, \$152,064; London Assurance, \$54,541; North British and Mercantile, \$105,819; Northern \$124,935; Norwich Union, \$69,228; Palatine, \$45,574; Phoenix of London, \$153,405; Royal, \$185,898; Royal Exchange, \$131,417; Scottish Union and National, \$65,713; Sun, \$51,843; Union Assurance, \$76,466; Total balance in favour, \$2,053,695.

Balance against.—Provincial, \$990; Yorkshire, \$534; Total, \$1,524. Net balance in favour, \$2,052,171.

For every \$100 of premiums received there was spent on the average \$52.82 in payment of losses, and \$31.56 for general expenses.

In 1912 the loss rate was \$52.26, and the general expenses \$31.13, for every \$100 of premiums received.

For the fire business the rate of premium was \$12.102 per \$1,000 of risks taken, as against \$12.584 in 1912.

Hence these companies have done a larger volume of business than in 1912 at a lower rate of premium, a higher rate of expense, and at a higher rate of fire losses.

Collecting the result for the thirty-nine years from 1875 to 1913 as regards the receipts for premiums and the expenditure of the British companies, we find:

Paid for losses (1875–1913).....	\$135,111,160
Paid for general expenses.....	61,597,326
Total payments.....	\$196,708,486
Received for premiums.....	217,617,204
Excess of receipts over expenditure....	\$ 20,908,718

4 GEORGE V., A. 1914

It will be seen, from an examination of the table given below, that an adverse balance was in existence from the year 1877 till the end of the year 1886, due to the exceptional circumstances of the conflagration at St. John in the first mentioned year, when the losses paid by British companies amounted to almost five millions of dollars; that such adverse balance was reversed at the end of the year 1887, when a favourable balance of \$341,938 was shown, and that this favourable balance increased thereafter from year to year (with the exception of the year 1893) up to the close of 1899, when it amounted to \$5,029,980. In 1900 the loss by the British companies on account of the Ottawa and Hull conflagration amounted to over two and a half million dollars. To this is due the large deficit of that year, \$1,365,476, wiping out the savings of the preceding four years, and reducing the favourable balance at the end of 1900 to \$3,664,504, which sum had been still further reduced to \$3,512,636 at the end of 1901. The favourable experience for the years 1902 and 1903 increased this balance to \$7,123,044 at the end of 1903, but it was again reduced by the unfavourable experience of 1904 to \$3,969,472. During the past nine years the favourable balance has been largely increased and now amounts to \$20,908,718.

Year.	Balance.	Year.	Total Balance.
	\$		\$
1875.	+ 51,765		
1876.	+ 89,015	1875 to 1876	+ 140,780
1877.	- 4,210,951	1875 to 1877	- 4,070,171
1878.	+ 676,548	1875 to 1878	- 3,393,713
1879.	+ 210,430	1875 to 1879	- 3,183,283
1880.	+ 727,339	1875 to 1880	- 2,455,894
1881.	+ 161,162	1875 to 1881	- 2,294,732
1882.	+ 481,511	1875 to 1882	- 1,813,221
1883.	+ 439,797	1875 to 1883	- 1,373,424
1884.	+ 443,919	1875 to 1884	- 929,505
1885.	+ 674,984	1875 to 1885	- 254,521
1886.	+ 237,216	1875 to 1886	- 17,305
1887.	+ 359,243	1875 to 1887	+ 341,938
1888.	+ 752,956	1875 to 1888	+ 1,091,894
1889.	+ 918,128	1875 to 1889	+ 2,013,022
1890.	+ 712,981	1875 to 1890	+ 2,726,003
1891.	+ 470,014	1875 to 1891	+ 3,196,017
1892.	+ 452,941	1875 to 1892	+ 3,648,958
1893.	- 205,430	1875 to 1893	+ 3,443,528
1894.	+ 172,105	1875 to 1894	+ 3,615,633
1895.	+ 39,223	1875 to 1895	+ 3,654,856
1896.	+ 709,118	1875 to 1896	+ 4,363,974
1897.	+ 356,290	1875 to 1897	+ 4,720,264
1898.	+ 140,610	1875 to 1898	+ 4,860,874
1899.	+ 169,106	1875 to 1899	+ 5,029,980
1900.	- 1,365,476	1875 to 1900	+ 3,664,504
1901.	- 151,868	1875 to 1901	+ 3,512,636
1902.	+ 2,247,890	1875 to 1902	+ 5,760,526
1903.	+ 1,362,518	1875 to 1903	+ 7,123,044
1904.	- 3,153,572	1875 to 1904	+ 3,969,472
1905.	+ 2,546,435	1875 to 1905	+ 6,515,907
1906.	+ 2,297,761	1875 to 1906	+ 8,813,668
1907.	+ 1,539,204	1875 to 1907	+ 10,352,872
1908.	+ 1,274,213	1875 to 1908	+ 11,627,085
1909.	+ 1,899,516	1875 to 1909	+ 13,526,606
1910.	+ 1,659,285	1875 to 1910	+ 15,185,891
1911.	+ 1,662,507	1875 to 1911	+ 16,848,398
1912.	+ 2,008,149	1875 to 1912	+ 18,856,547
1913.	+ 2,052,171	1875 to 1913	+ 20,908,718

+Favourable. -Adverse.

SESSIONAL PAPER No. 8

As the reports of the general business of the British companies which are appended to their several statements, are made up in a form not readily understood, except by an expert, I have this year, as in previous years, made an approximate analysis of them which will be found on page cxxxi. Only two or three of these companies profess to make any special provision for the liability under the head of "Unearned Premiums," but they set aside a certain sum under the title of "Fire Fund," which is held to meet future contingencies, and is charged against the company as a liability. I have taken 60 per cent of the annual revenue from premiums as a fair approximation to the exact *pro rata* of the premiums on unexpired risks, which forms the basis of the item in our returns for Canadian business. Also, in cases where life assurance is combined with fire (the assets of these branches being required by the Imperial statute to be kept separately) I have omitted the life-business entirely, considering that the life funds are more than sufficient to cover the liabilities in this branch, and thus making the results, as regards paid-up capital, less favourable to the companies.

UNITED STATES AND OTHER FIRE COMPANIES.

The receipts for premiums were \$7,508,050; the payments for losses, \$4,043,757 and the general expenses, \$2,235,516. Hence for every \$100 of premiums received there were spent on the average \$53.86 in payment of losses, and \$29.77 in general expenses.

The following detail gives the balances for the different companies:—

Balances in favour:—*Ætna*, \$77,464; *American Central*, \$94,057; *American*, \$21,344; *California*, \$14,302; *Connecticut*, \$23,202; *Continental*, \$15,790; *Equitable*, \$11,622; *Fidelity-Phenix*, \$18,724; *Fireman's Fund*, \$51,218; *Firemen's*, \$27,107; *Générales of Paris*, \$22,348; *German-American*, \$42,723; *Hartford*, \$205,480; *Home*, \$253,255; *Insurance Co. of North America*, \$11,960; *Insurance Co. of State of Pennsylvania*, \$26,605; *National*, \$27,609; *Niagara*, \$65,045; *Phoenix of Hartford*, \$97,543; *Providence-Washington*, \$13,588; *Queen, of America*, \$48,600; *Springfield*, \$49,961; *St. Paul*, \$53,629; *Westchester*, \$19,376. Total, \$1,292,552.

Adverse balance.—*American Lloyds*, \$4,329; *Germania*, \$22,359; *Glens Falls*, \$1,634; *Lumber*, \$6,303; *National Union*, \$1,833; *Northwestern National*, \$25,962; *L'Union of Paris*, \$1,355. Total, \$63,775.

Total balance in favour, \$1,228,777.

The results of the total business of these companies, from 1875 to 1913 inclusive, are as follows:—

Paid for losses (1875-1913).....	\$ 34,714,661
Paid for general expenses.....	16,877,629
Total payments.....	\$ 51,592,290
Received for premiums.....	60,899,871
Excess of receipts over payments.....	\$ 9,307,581

The table given below shows the result of the business of each year from 1875 to 1913, inclusive, and the total results from year to year during the same period.

Year.	Balance.	Year inclusive.	Balance.
	\$	\$	\$
1875.....	+ 58,841		
1876.....	+ 97,919	1875 to 1876	+ 156,760
1877.....	- 396,468	1875 to 1877	- 239,708
1878.....	+ 47,390	1875 to 1878	- 192,309
1879.....	+ 32,894	1875 to 1879	- 159,415
1880.....	+ 56,316	1875 to 1880	- 103,099
1881.....	+ 53,747	1875 to 1881	- 49,352
1882.....	+ 62,244	1875 to 1882	+ 12,892
1883.....	+ 102,135	1875 to 1883	+ 115,027
1884.....	+ 91,136	1875 to 1884	+ 206,163
1885.....	+ 100,784	1875 to 1885	+ 306,947
1886.....	+ 91,096	1875 to 1886	+ 398,043
1887.....	- 49	1875 to 1887	+ 397,994
1888.....	+ 102,288	1875 to 1888	+ 500,282
1889.....	+ 97,488	1875 to 1889	+ 597,770
1890.....	+ 54,404	1875 to 1890	+ 652,174
1891.....	+ 72,378	1875 to 1891	+ 724,552
1892.....	- 16,487	1875 to 1892	+ 708,065
1893.....	- 42,205	1875 to 1893	+ 665,860
1894.....	+ 7,392	1875 to 1894	+ 673,252
1895.....	+ 53,047	1875 to 1895	+ 620,205
1896.....	+ 96,621	1875 to 1896	+ 716,826
1897.....	+ 51,695	1875 to 1897	+ 768,521
1898.....	+ 91,807	1875 to 1898	+ 860,328
1899.....	+ 100,740	1875 to 1899	+ 961,068
1900.....	- 385,296	1875 to 1900	+ 575,772
1901.....	+ 80,198	1875 to 1901	+ 655,970
1902.....	+ 586,257	1875 to 1902	+ 1,242,227
1903.....	+ 447,673	1875 to 1903	+ 1,689,900
1904.....	- 785,843	1875 to 1904	+ 904,057
1905.....	+ 993,349	1875 to 1905	+ 1,897,406
1906.....	+ 944,152	1875 to 1906	+ 2,841,558
1907.....	+ 701,798	1875 to 1907	+ 3,543,356
1908.....	+ 531,618	1875 to 1908	+ 4,074,974
1909.....	+ 888,028	1875 to 1909	+ 4,963,002
1910.....	+ 718,706	1875 to 1910	+ 5,681,708
1911.....	+ 1,118,451	1875 to 1911	+ 6,800,159
1912.....	+ 1,278,646	1875 to 1912	+ 8,078,805
1913.....	+ 1,228,776	1875 to 1913	+ 9,307,581

+Favourable. -Adverse.

CANADIAN COMPANIES.

In considering the Canadian companies, their whole fire insurance business, in Canada and elsewhere, as well as their marine business and business in other branches must be taken into account, inasmuch as a separation of expenses between these branches has not been made.

SESSIONAL PAPER No. 8

The following table gives the distribution of fire business between Canada and elsewhere, for the fifteen companies transacting business outside of Canada, and shows that the home business was, on the whole, more favourable to the companies than the foreign business.

FIRE INSURANCE.

COMPANIES.	IN CANADA.				IN OTHER COUNTRIES.			
	Amount of Risks taken during the year.	Premiums received.	Losses paid.	Rate of losses paid per cent of premiums received.	Amount of Risks taken during the year.	Premiums received.	Losses paid.	Rate of losses paid per cent of premiums received.
	\$	\$	\$		\$	\$	\$	
Acadia Fire.....	19,084,940	144,172	80,084	55-55	317,180	2,877	259	9-00
Anglo-American.....	29,544,283	202,743	131,646	64-93	134,500	2,271	58	2-55
British America.....	66,139,919	482,282	258,474	53-59	297,766,369	1,384,636	745,942	53-87
Canadian Fire.....	30,266,161	292,204	132,072	45-20	944,285	9,495	2,203	23-20
London Mutual.....	74,887,473	478,306	294,777	61-63	1,610,433	6,366	6,214	97-61
Montreal-Canada.....	17,703,809	146,959	94,401	64-24	145,250	1,189	153	12-87
Mount Royal.....	32,868,835	239,468	124,265	51-89		3,513	1,134	32-28
North Empire.....	11,050,712	105,814	49,912	47-17	193,486	955	Nonc.	
North West Fire.....	11,920,235	115,078	46,201	40-15	63,634	782	114	14-58
Nova Scotia Fire.....		61,910	83,523			461	106	22-99
Occidental Fire.....	8,567,200	158,378	84,000	53-09	673,275	10,076	536	53-20
Ontario Fire.....		100,518	53,507	53-23		2,910	626	21-51
Pacific Coast.....	14,346,644	66,826	13,794	20-64	6,672,937	22,862	19,551	85-52
Rimouski.....	28,825,327	199,854	218,613	109-39	None.	None.	14,268	
Sovereign Fire.....		16,077	55,869			166,607	119,446	
Western.....	127,975,064	597,472	257,056	43-02	473,583,722	1,574,447	918,565	58-34
Totals.....	473,190,602	3,252,087	1,978,284	55-22	782,105,071	2,856,233	1,829,175	56-56

The subjoined table gives the rate per cent of losses paid, as compared with premiums received, upon business done in Canada and other countries by Canadian companies, during the years 1878 to 1913 inclusive, a perusal of which will show that, taken over the whole period, the Canadian business has been more favourable to the companies than the business transacted in other countries:—

Year.	IN CANADA.			IN OTHER COUNTRIES.		
	Premiums received.	Losses paid.	Rate of losses paid per cent of Premiums received.	Premiums received.	Losses paid.	Rate of losses paid per cent of Premiums received.
	\$	\$	\$	\$	\$	
1878.....	591,495	241,545	40.84	1,251,923	737,430	58.90
1879.....	552,090	287,729	52.12	1,309,902	925,242	70.48
1880.....	459,653	219,954	47.85	1,377,310	885,293	64.28
1881.....	423,795	304,488	71.01	1,439,085	1,085,846	75.45
1882.....	543,126	334,000	61.50	1,413,989	1,137,399	80.44
1883.....	606,557	436,800	72.01	1,483,941	1,136,350	76.58
1884.....	550,188	376,969	68.52	1,401,051	1,122,882	80.15
1885.....	983,555	518,633	52.73	1,485,078	1,051,090	70.78
1886.....	996,562	655,534	65.78	1,499,840	1,049,575	69.98
1887.....	1,002,817	661,682	65.98	1,496,712	1,037,123	69.29
1888.....	1,002,109	655,191	65.38	1,453,410	1,008,509	69.39
1889.....	1,014,314	586,164	57.79	1,527,909	1,012,624	66.28
1890.....	1,018,226	604,846	59.40	1,584,879	910,511	57.45
1891.....	1,102,237	780,862	70.84	1,662,538	1,165,583	70.11
1892.....	629,708	485,446	77.09	1,907,652	1,191,545	62.46
1893.....	621,135	427,349	68.80	2,356,413	1,560,592	66.23
1894.....	626,768	423,777	67.61	2,303,219	1,442,596	62.63
1895.....	785,416	499,472	63.59	2,566,980	1,462,849	56.99
1896.....	782,956	460,236	58.78	2,487,459	1,446,314	58.14
1897.....	725,775	529,597	72.97	2,599,542	1,265,368	52.65
1898.....	783,326	392,821	50.15	2,260,724	1,464,544	64.78
1899.....	836,601	462,726	55.31	2,264,877	1,568,496	69.25
1900.....	689,956	658,405	95.43	2,604,896	1,969,862	75.23
1901.....	1,133,478	702,125	61.94	3,321,478	2,142,811	64.51
1902.....	1,291,216	519,990	40.27	3,464,786	2,119,685	61.18
1903.....	1,700,838	884,899	52.03	3,876,273	2,089,753	53.91
1904.....	2,184,021	1,094,982	50.14	4,400,112	3,204,318	72.82
1905.....	2,611,899	1,277,772	48.92	3,911,739	2,307,655	58.99
1906.....	2,657,701	1,414,456	53.22	4,452,074	4,163,837	93.53
1907.....	2,857,021	1,467,983	51.38	4,105,581	3,124,813	76.11
1908.....	3,219,443	2,323,829	72.18	2,964,411	2,185,538	73.73
1909.....	2,765,637	1,596,907	57.74	3,397,859	1,763,232	51.89
1910.....	3,037,675	1,754,359	57.75	3,141,709	1,714,812	54.58
1911.....	3,204,241	1,755,348	54.73	3,343,157	2,149,515	64.30
1912.....	3,133,661	1,662,120	53.04	3,467,975	2,039,201	58.99
1913.....	3,285,887	1,978,284	60.26	2,856,233	1,829,175	64.56
Totals.....	50,416,033	30,337,279	60.17	88,442,716	58,467,998	66.11

The assets of the twenty-nine Canadian companies doing fire business amounted at the end of the year to \$17,780,799, covering a total amount of insurance of all kinds of \$1,345,946,303, being at the rate of \$13.21 for every \$1,000 of insurance in force; they have also subscribed capital not called or not paid up, amounting to \$6,545,345, making a total security of \$18.07 for

SESSIONAL PAPER No. 8

every \$1,000 insured. The liabilities of the same companies amounted to \$8,098,699, made up as follows:—

Unsettled losses.....	\$ 858,067
Unearned premiums.....	5,980,877
Sundry.....	1,259,755
	<hr/>
	\$ 8,098,699

The unearned premiums are here taken at 80 per cent of the *pro rata* portions of the gross premiums for the time unexpired in the cases of fire and inland marine insurance, and 80 per cent of the whole premiums in the case of a current ocean risk. The surplus of assets over liabilities available for the protection of policyholders, independent of the subscribed capital not called up, amounts to \$9,672,973.

The capital stock of these companies paid up in cash, amounts to \$9,809,803.

The following table gives the condition at the end of 1913 of all the Canadian stock companies in reference to the surplus on account of policyholders.

CANADIAN FIRE INSURANCE COMPANIES, DECEMBER 31, 1913.

	Subscribed Capital	Capital paid up	Excess of Assets over Liabilities, excluding Capital stock.	Subscribed Capital not called or not paid up.
	\$	\$	\$	\$
Acadia Fire.....	400,000	400,000	530,048	None.
Anglo-American.....	274,680	142,760	103,327	131,920
Beaver.....	300,500	105,175	112,983	195,325
British-American.....	1,400,000	1,399,030	688,392	970
British Colonial.....	1,000,000	170,000	137,441	830,000
British Northwestern.....	579,680	215,662	236,749	364,018
Canada National.....	2,055,400	1,057,308	1,306,912	998,032
Canadian Fire.....	500,000	500,000	881,083	None.
Dominion Fire.....	341,300	186,260	49,435	155,040
Equity Fire.....	441,700	193,698	90,301	248,002
Factories.....	160,000	100,000	95,364	60,000
Hudson Bay.....	872,400	188,080	282,349	684,320
Imperial Underwriters.....	457,400	110,475	205,929	346,925
Liverpool-Manitoba.....	500,000	175,000	509,133	325,000
London Mutual.....	100,000	17,500	240,900	82,500
Mercantile Fire.....	250,000	50,000	330,984	200,000
Montreal-Canada.....	154,790	77,395	34,070	77,395
Mount Royal.....	250,000	250,000	458,550	None.
North Empire.....	686,900	201,940	210,197	484,960
North West Fire.....	250,000	100,000	179,276	150,000
Nova Scotia Fire.....	403,200	100,800	137,514	302,400
Occidental Fire.....	500,000	169,073	239,858	330,927
Ontario Fire.....	232,600	119,710	10,058	112,890
Pacific Coast.....	831,600	549,441	754,090	282,159
Quebec Fire.....	225,000	125,000	448,256	100,000
Rimouski Fire.....	150,000	113,484	-67,839	36,516
Sovereign Fire.....	538,000	507,388	143,673	30,612
Western.....	2,500,000	2,484,626	1,306,977	15,374
Totals.....	16,355,150	9,809,805	9,666,882	6,545,345

The following table shows the total gain or loss in surplus during the year in respect to each company and likewise shows the various sources of this gain or loss.

In the first column there is tabulated the "Underwriting Profit," This is the excess of premiums earned over losses incurred and expenses incurred. The premiums *earned* are arrived at by adding to the net cash received for premiums, the net outstanding premium at the end of the year and deducting the net outstandings at the beginning of the year. From the net premiums *written* thus obtained, there is deducted the increase in the *unearned* premiums. Where the losses and expenses incurred are in excess of the earned premiums there will be an underwriting loss, which is tabulated in the fifth column.

In the second column is tabulated the interest and rents earned. This is formed in a similar manner to that of the premiums *written*, by adding to the cash received for interest and rents, the outstandings at the end of the year, and deducting the outstandings at the beginning of the year.

In the third column the gains from other sources are tabulated. This will include the premiums on capital stock, amounts written off capital stock, reductions in the amount of paid up capital, gain in market values of investments, &c.

The fourth column gives the totals of the first three columns. In the fifth column is given the underwriting loss, and in the sixth the losses through other sources, such as bad or doubtful investments and other assets, loss in market value of investments, etc. In the seventh column are tabulated the dividends declared during the year. The eighth column gives the totals of the fifth, sixth and seventh. The last column, being the difference between the fourth and the eighth, gives the total net gain or loss in surplus, the minus sign denoting the loss.

The total net loss in surplus is \$457,226.50 as against a gain of \$202,951.99 in 1912. Thirteen companies show an underwriting profit and the remaining fifteen an underwriting loss, the net loss amounting to \$163,244.60. In 1912 the net underwriting loss was \$18,215.49. The dividends declared were \$478,263.13 which is less than the \$674,907.04 interest and rents earned upon the investments. The gains from miscellaneous sources were \$278,205.04, consisting chiefly of premiums received upon stock issues, and appreciation in value of real estate and other securities. The losses from miscellaneous sources were \$768,830.85, consisting largely of depreciation in the market values of securities at the end of the year.

SESSIONAL PAPER No. 8

CANADIAN FIRE INSURANCE COMPANIES.
STATEMENT OF GAINS AND LOSSES DURING 1913.

	Under- writing profit.	Interest and rent earned.	Gains from other sources.	Total gains.	Under- writing loss.	Losses through other sources.	Dividends declared.	Total losses.	Balance Total net gains in surplus.
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
	\$	\$	\$	\$	\$	\$	\$	\$	\$
	cts.	cts.	cts.	cts.	cts.	cts.	cts.	cts.	cts.
Acadia.....		33,049 57	1,070 22	34,119 79	26,116 10	23,478 99	24,000 00	73,595 09	39,475 30
Anglo-American.....		6,650 52		6,650 52	18,354 54	44,362 48		62,747 02	56,096 50
Beaver.....		1,135 73	16,862 76	17,998 49		10,190 58		16,190 58	7,807 91
British America.....	2,798 36	63,160 09	31,576 53	97,534 98		45,649 58	38,500 00	84,149 58	13,385 40
British Colonial.....		2,803 32	20,000 00	22,803 32	25,288 31	20,103 13		45,391 44	22,583 12
British Northwestern.....		7,215 03	9,399 00	16,604 03	1,744 03	9,777 34		18,244 87	1,640 84
Canada National.....		93,977 94	4,253 42	98,231 36	57,333 15			86,247 87	11,983 49
Canadian.....	83,748 95	49,197 43		132,946 38		13,287 08	28,914 72	63,287 08	69,659 30
Central Canada.....		765 10		765 10	16,047 02	4,330 00	50,000 00	20,367 02	19,001 92
Dominion.....		8,180 70	55,891 17	64,071 87	30,473 67	8,905 71		39,378 38	24,693 49
Equity.....		5,869 72	25,506 68	31,376 40	29,435 37	20,751 57		50,256 94	18,860 54
Factories.....		5,254 76		5,254 76	6,138 81	4,710 70		10,855 51	5,600 75
Hudson Bay.....	181 78	17,602 55	60 00	17,844 33		5,357 57	15,009 60	20,367 17	2,522 84
Imperial Underwriters.....	4,471 59	13,987 01		18,458 60		2,009 78		2,009 78	16,438 82
Liverpool-Manitoba.....	43,035 08	28,427 45		71,462 53	22,526 81	47,381 45	75,000 00	97,526 81	26,064 28
London Mutual.....		18,146 14		18,146 14	42,988 27	27,321 45		90,339 72	72,193 58
Mercantile.....	39,507 39	16,599 34		56,106 73		10,839 43	30,000 00	40,839 43	15,207 30
Montreal-Canada.....		5,590 09		5,590 09	24,878 48	32,680 38		57,558 86	51,963 77
Mount Royal.....	19,204 00	31,849 46	61 65	51,115 11		41,062 74	25,000 00	66,092 74	14,947 63
North Empire.....	21,015 44	14,949 00		35,964 44		20,826 38	12,116 34	32,942 72	3,021 72
North West.....	7,315 54	11,367 28		18,682 82		5,117 39	6,000 00	11,117 39	7,565 43
Nova Scotia.....	5,793 45	11,681 62	6,490 95	23,966 02		38,250 54		38,250 54	14,234 52
Occidental.....	11,512 95	14,055 40		25,578 35		4,110 00		19,533 34	6,046 01
Ontario.....		6,172 83		6,172 83	4,022 30	56,593 47	15,422 34	60,615 77	54,442 94
Pacific Coast.....	16,762 85	84,790 80	42,863 86	144,417 51		5,477 87	56,576 63	62,054 50	82,363 01
Quebec.....	15,933 32	23,291 24		39,244 56		20,231 51	25,000 00	45,231 51	5,980 95
Rimouski.....		4,198 38		4,198 38	83,503 14	91,727 52		175,235 65	171,037 08
Sovereign.....		6,441 11		6,441 11	40,396 59	46,957 30		87,333 89	80,892 78
Western.....		88,487 23	64,178 80	152,666 03	27,701 52	112,227 55	70,000 00	296,929 07	57,293 04
Totals.....	271,300 70	674,907 04	278,205 04	1,224,412 78	434,545 30	768,830 85	478,263 13	1,681,639 28	457,226 50

Including the whole business of the mixed companies, outside as well as within the Dominion, it appears that the Canadian companies have received during the year 1913 a total cash income of \$9,998,057.47, which is made up as follows:—

	1913.	The same in 1912.	The same in 1911.	The same in 1910.
	\$ cts.	\$ cts.	\$ cts.	\$ cts.
Interest and dividends.....	653,599 51	568,328 81	438,216 68	369,724 69
Premiums.....	9,167,899 59	9,644,234 81	9,084,302 71	8,538,778 04
Sundry.....	176,558 37	185,991 35	381,486 17	77,066 17
Totals.....	9,998,057 47	10,398,554 97	9,904,005 56	8,985,568 90

In the same way the cash expenditure during 1913 has been \$9,945,387.97 distributed into:—

	1913.	The same in 1912.	The same in 1911.	The same in 1910.
	\$ cts.	\$ cts.	\$ cts.	\$ cts.
Losses paid.....	5,786,981 58	5,552,013 37	5,298,977 25	4,974,826 76
General expenses.....	3,676,506 81	3,907,664 69	3,566,678 53	3,231,393 38
Dividends to stockholders.....	481,899 58	447,536 79	424,421 57	362,959 04
Totals.....	9,945,387 97	9,907,214 85	9,290,077 35	8,569,179 18

Thus it appears that for every \$100 of income there has been spent \$99.47, namely: for losses, \$57.88; for general expenses, \$36.77, and for dividends to stockholders, \$4.82. Hence, also, for every \$100 of premiums received there has been paid out, \$108.48, namely: \$63.12 for losses, \$40.10 for expenses, and \$5.26 for dividends to stockholders.

SESSIONAL PAPER No. 8

The total cash income received by the Canadian companies during the thirty-nine years from 1875 to 1913 inclusive, is \$209,963,907.14. The respective amounts for the several years, and the distribution thereof under proper headings, are shown in the subjoined table:—

CANADIAN COMPANIES—INCOME FOR THE YEARS 1875 TO 1913.

Year.	Premiums.	Interest and dividends.	Sundry.	Total.
	\$ cts.	\$ cts.	\$ cts.	\$ cts.
1875.....	3,273,692 53	190,950 19	3,356 10	3,467,998 82
1876.....	4,125,722 37	244,001 25	7,186 08	4,376,909 70
1877.....	3,512,673 47	218,770 38	6,236 04	3,737,679 89
1878.....	2,826,356 58	217,133 43	15,750 26	3,059,240 27
1879.....	2,863,826 01	185,247 30	10,196 03	3,059,269 34
1880.....	3,208,038 89	179,533 29	19,916 66	3,407,488 84
1881.....	3,131,925 97	169,392 14	30,702 06	3,332,020 17
1882.....	3,007,132 65	153,878 46	27,386 28	3,188,397 39
1883.....	3,005,945 52	132,126 05	30,438 85	3,168,510 42
1884.....	2,990,995 28	117,679 52	16,286 55	3,124,961 35
1885.....	3,089,381 09	107,151 57	16,044 77	3,212,577 43
1886.....	3,090,851 40	113,394 35	25,828 55	3,230,074 30
1887.....	3,346,968 91	114,522 46	18,398 62	3,479,889 99
1888.....	3,348,045 64	119,815 97	16,567 79	3,484,429 40
1889.....	3,539,640 73	119,929 14	12,420 02	3,671,989 89
1890.....	3,603,151 65	135,874 52	14,287 16	3,753,313 33
1891.....	3,586,851 72	134,421 14	12,208 29	3,733,481 15
1892.....	3,579,893 51	117,770 41	83,291 41	3,780,955 33
1893.....	4,143,323 99	139,080 23	*205,621 62	4,488,025 84
1894.....	4,142,923 05	140,213 35	6,025 87	4,289,162 27
1895.....	4,408,191 57	139,458 16	6,773 90	4,554,423 63
1896.....	4,108,663 92	132,581 62	6,289 09	4,307,534 63
1897.....	4,007,110 65	128,385 56	6,386 91	4,141,883 12
1898.....	4,157,139 74	134,006 75	5,897 89	4,297,044 38
1899.....	4,430,792 71	128,389 00	5,379 62	4,564,561 33
1900.....	5,345,803 78	135,529 30	32,559 76	5,513,892 84
1901.....	6,286,942 01	164,488 52	17,709 71	6,469,140 24
1902.....	6,775,963 74	155,059 80	7,543 74	6,938,567 28
1903.....	7,428,254 20	182,595 86	10,095 40	7,620,945 46
1904.....	8,342,437 94	193,742 25	12,306 10	8,548,486 29
1905.....	8,125,337 03	216,367 41	12,250 08	8,353,954 52
1906.....	8,063,876 20	244,284 68	†470,731 12	9,378,892 00
1907.....	8,592,041 45	269,918 89	59,425 71	8,921,386 05
1908.....	7,506,568 66	301,209 15	77,726 33	7,885,504 14
1909.....	7,751,727 44	323,309 70	60,092 07	8,135,129 21
1910.....	8,538,778 04	369,724 69	77,066 17	8,985,568 90
1911.....	9,084,302 71	438,216 68	381,486 17	9,904,005 56
1912.....	9,644,234 81	568,328 81	185,991 35	10,398,554 97
1913.....	9,167,899 59	653,599 51	176,558 37	9,998,057 47
Totals.....	199,843,407 15	7,930,081 49	2,190,418 50	209,963,907 14

*Of this amount \$197,500 was premium upon the new stock issued by the British America and the Western.

†Of this amount, \$387,500 was premium upon new stock issued by the British America and the Western.

The expenditure of the same companies during the same period of thirty-nine years amounted in the aggregate to the sum of \$210,267,707.34, thus showing an excess of expenditure over income to the amount of \$303,800.20. The amount expended in the respective years, and their distribution under proper headings, are given in the following table:—

EXPENDITURE FOR THE YEARS 1875 TO 1913.

Year.	Losses paid.	General Expenses.	Dividends to Shareholders.	Total Expenditure.	Excess of income over Expenditure.	
					d The Reverse.	
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	
1875	1,694,885 99	985,926 28	159,608 88	2,840,421 15	e	627,577 67
1876	2,746,563 00	1,342,268 96	213,655 04	4,302,487 00	e	74,422 70
1877	3,555,283 21	1,234,552 83	125,928 21	4,915,764 25	d	1,178,084 36
1878	1,891,130 71	1,026,354 51	146,163 83	3,063,649 05	d	4,408 78
1879	1,956,854 83	938,436 79	159,253 74	3,064,545 36	d	5,276 02
1880	2,236,943 54	889,409 73	161,650 59	3,291,093 77	e	116,485 07
1881	2,598,045 45	901,679 10	145,137 85	3,614,862 40	d	612,842 23
1882	2,294,212 90	917,326 03	110,813 47	3,322,552 40	d	134,155 01
1883	2,291,429 02	925,970 41	110,480 00	3,327,879 43	d	159,369 01
1884	2,165,708 63	871,037 06	102,675 50	3,139,421 19	d	14,459 84
1885	1,985,256 67	917,879 59	99,896 73	3,003,032 99	e	209,544 44
1886	2,128,942 82	926,299 50	114,809 02	3,170,051 34	e	60,032 96
1887	2,397,382 03	1,031,696 74	123,422 74	3,552,591 51	d	72,611 52
1888	2,355,960 53	1,009,167 74	122,198 27	3,487,326 54	d	2,897 14
1889	2,417,046 62	1,004,557 52	126,759 42	3,608,363 56	e	63,626 33
1890	2,254,866 61	1,114,472 16	135,089 92	3,505,028 69	e	248,254 64
1891	2,588,894 16	1,198,806 97	145,256 90	3,932,958 03	d	199,476 88
1892	2,454,821 80	1,440,994 51	128,372 23	4,024,188 54	d	243,233 21
1893	2,911,005 90	1,402,862 69	112,163 43	4,426,032 02	e	61,993 82
1894	2,749,953 12	1,389,355 44	157,025 56	4,296,334 12	d	7,171 85
1895	2,986,323 54	1,451,684 01	162,167 30	4,600,174 85	d	45,751 22
1896	2,777,327 97	1,417,637 39	162,610 10	4,357,575 46	d	50,040 83
1897	2,529,432 31	1,402,470 67	162,438 28	4,094,341 26	e	47,541 86
1898	2,700,774 91	1,394,742 19	164,092 45	4,259,609 55	e	37,434 83
1899	3,063,716 43	1,524,637 05	166,853 81	4,755,207 29	d	190,645 96
1900	3,828,359 85	1,921,904 32	159,674 98	5,909,939 15	d	396,016 31
1901	4,065,778 01	2,032,413 20	205,964 19	6,304,161 40	e	164,978 84
1902	3,687,114 25	2,276,809 16	214,175 08	6,478,098 49	e	460,468 79
1903	4,315,004 63	2,512,276 00	207,331 00	7,034,611 63	e	586,333 83
1904	6,706,551 96	2,809,501 20	151,604 22	9,667,657 38	d	1,119,171 09
1905	4,734,320 62	2,799,520 15	286,186 43	7,820,027 20	e	533,927 32
1906	6,093,036 95	2,981,601 05	279,202 53	9,353,840 53	d	574,948 53
1907	5,786,024 20	3,152,540 95	94,649 99	9,033,215 14	d	111,829 09
1908	5,471,015 65	2,785,940 01	119,337 41	8,376,293 07	d	490,788 93
1909	4,412,541 61	2,941,149 99	339,000 65	7,692,692 25	e	442,436 96
1910	4,974,826 76	3,231,393 38	362,959 04	8,569,179 18	e	416,389 72
1911	5,298,977 25	3,566,678 53	424,421 57	9,290,077 35	e	613,928 21
1912	5,532,013 37	3,907,664 69	447,536 79	9,907,214 85	e	491,340 12
1913	5,786,981 58	3,676,506 81	481,899 58	9,945,387 97	e	52,669 50
Totals....	133,655,309 39	69,316,331 31	7,296,066 64	210,267,707 34	d	303,800 20

SESSIONAL PAPER No. 8

CANADIAN FIRE COMPANIES IN FOREIGN FIELDS.

The undermentioned Canadian fire insurance companies carried on business outside Canada in the several countries, states, etc., set opposite their respective names, viz.:—

Name of Company.	Name of Countries, States, etc.
Acadia Fire Insurance Company.....	Newfoundland.
Anglo-American Fire Insurance Company.....	Newfoundland.
British America Assurance Company.....	United States, Mexico, Porto Rico, Honolulu, Continent of Europe, Batavia, Japan, Macassar, Philippines, Java, Egypt, India, Burmah, Ceylon, China, Hong Kong, Antigua and Bermuda.
Canadian Fire Insurance Company.....	Newfoundland.
London Mutual Fire Insurance Company of Canada.....	Newfoundland and United States.
Mercantile Fire Insurance Company.....	India.
Montreal-Canada Fire Insurance Company.....	Newfoundland.
Mount Royal Assurance Company.....	United Kingdom.
North Empire Fire Insurance Company.....	Newfoundland.
North West Fire Insurance Company.....	Newfoundland.
Nova Scotia Fire Insurance Company.....	Newfoundland.
Occidental Fire Insurance Company.....	Newfoundland.
Ontario Fire Insurance Company.....	Newfoundland and United States.
Pacific Coast Fire Insurance Company.....	Great Britain.
La Compagnie d'Assurance contre l'incendie de Rimouski.....	United States.
Sovereign Fire Assurance Company of Canada.....	United States.
Western Assurance Company.....	Newfoundland, the British West Indies and the United States, except New Mexico. The Company also has a branch office in London, England, through which business is transacted in Great Britain and the British possessions in the far east and in Africa, as well as at some points on the Continents of Europe and Australia.

COMPANIES OTHER THAN FIRE OR LIFE.

Insurance business other than fire or life was carried on in Canada during the past year by sixty-eight companies: 26 Canadian, 13 British and 29 United States companies. Twenty-eight of these companies likewise transacted fire insurance.

In addition to these sixty-eight companies, there were five fraternal orders or societies which carried on sickness insurance and also life insurance.

CANADIAN COMPANIES.

Of the twenty-six Canadian companies which carried on business other than fire or life, twenty-one transacted miscellaneous classes of business only. Of these, fourteen transacted sickness insurance; twelve, accident insurance; six, plate glass insurance; eight, guarantee insurance; five, automobile insurance; three, steam boiler insurance; three, burglary insurance; one, weather insurance; one, hail insurance; one, live stock insurance; and one, title insurance.

At the end of the year the assets of these twenty-one companies amounted to \$7,509,093.18.

Their total liabilities amounted to \$2,117,308.15, made up as follows:—

Unsettled losses.....	\$ 505,917.38
Reserve of unearned premiums.....	1,383,791.25
Sundry.....	227,599.52

\$ 2,117,308.15

The excess of assets over liabilities was \$5,391,785.03. The capital stock paid up in cash was \$2,683,210.95. There was thus a surplus over all liabilities and capital stock of \$2,708,574.08, being an increase in surplus over the preceding year 1912 of \$127,189.25.

The following table shows the total gain or loss in surplus during the year in respect to each company, and likewise shows the various sources of this gain or loss.

In the first column there is tabulated the "Underwriting profit." This is the excess of premiums earned over losses incurred and expenses incurred. The premiums earned are arrived at by adding to the net cash received for premiums the net outstanding premiums at the end of the year, and deducting the net outstandings at the beginning of the year. From the net premiums *written* thus obtained, there is deducted the increase in the *unearned* premiums. Where the losses and expenses incurred are in excess of the earned premiums there will be an underwriting loss, which is tabulated in the fifth column.

In the second column is tabulated the interest and rents earned. This is formed in a similar manner to that of the premiums *written*, by adding to the cash received for interest and rents, the outstandings at the end of the year, and deducting the outstandings at the beginning of the year.

In the third column the gains from other sources are tabulated. This will include the premiums received upon capital stock, amounts (if any) written off capital stock, reduction in amount of paid up capital, gain in market value of investments, etc.

The fourth column gives the totals of the first three columns.

In the fifth is given the underwriting loss, and in the sixth the losses through other sources, such as losses on investments, loss in market value of investments, etc. In the seventh column are tabulated the dividends declared during the year. The eighth column gives the totals of the fifth, sixth and seventh. The last column, being the difference between the fourth and the eighth, gives the total net gain or loss in surplus, the minus sign denoting the loss.

The total net gain in surplus was \$83,776.95. Thirteen companies made a gain, and eight companies showed a loss.

The dividends declared amounted to \$262,191.54, which is less than the interest and rents earned upon investments. The total net underwriting gain was \$161,230.27, as against a gain of \$8,276.04 in 1912.

SESSIONAL PAPER No. 8

STATEMENT OF GAINS AND LOSSES IN SURPLUS DURING 1913.

Company.	Under-writing profit. (1)	Interest and rent earned. (2)	Gains from other sources. (3)	Total gains. (4)	Under-writing loss. (5)	Losses through other sources. (6)	Dividends declared. (7)	Total losses. (8)	Balance Total net gains in surplus. (9)
	\$	\$	\$	\$	\$	\$	\$	\$	\$
Boiler Inspection.....	9,287 04	11,342 01		20,629 05		12,892 28		12,892 28	7,736 77
Canada Accident.....	60,334 78	18,707 63		79,042 41		40,146 70	4,332 00	44,478 70	34,563 71
Canada Hail.....		2,305 30		2,305 30	2,409 28	2,676 00		3,175 28	2,869 98
Canada Weather.....		1,339 94		1,339 94	26,482 52	2,600 20		28,482 81	37,142 87
Canadian Casualty.....	12,007 05	6,177 25		18,184 31		2,122 57	5,000 00	7,122 57	11,061 74
Canadian Railway and Boiler Accident.....	72,316 62	14,983 56		87,300 18		16,632 37		16,632 37	70,667 81
Canadian Survey.....		4,372 30	40,000 00	44,372 30	5,210 04	27,115 22		32,325 26	12,047 24
Dominion Gresham.....		8,530 33	12,641 29	21,171 62	709 77	26,146 55	16,000 00	42,856 32	21,684 70
Dominion of Canada Guarantee and Accident.....	18,549 89	26,328 67		44,878 56		39,002 22	54,993 00	93,995 22	49,116 66
General Accident.....	39,548 40	11,987 81		51,536 21		11,077 67	30,000 00	41,077 67	10,468 54
General Animals.....		2,016 97		2,016 97	7,321 08	2,515 10		9,836 76	7,819 79
Grand Lodge Loyal Order of Moose.....					1,905 35			1,905 35	1,608 35
Guarantee Co. of N. A.....	35,334 98	78,441 43	6,949 57	120,725 98		54,865 80	36,552 00	91,417 80	29,308 18
Guardian Accident and Guarantee.....		11,628 73		11,628 73	1,597 79	27,102 80		28,700 59	17,071 86
Imperial Guarantee and Accident.....	17,453 07	14,268 21		31,721 28		4,190 25	12,000 00	16,190 25	15,531 03
London and Lancashire Fire, and Acc.....		35,411 30	106,218 74	141,630 04	72,752 43	8,453 28		81,205 76	60,424 28
Merchants and Employers Fire, and Acc.....		3,448 55	34,753 82	38,202 37	2,009 02	35,541 43		37,541 43	33,660 89
North American Accident.....	7,093 86	4,850 82	22,199 96	34,144 64		1,800 65		800 65	33,943 99
Protective Association.....	4,527 22	1,315 21		5,842 43		1,746 56		1,746 56	4,093 87
Title and Trust.....		20,563 22		20,563 02	480 44	5,618 11	8,314 54	14,413 09	6,149 93
Travellers' Indemnity Co. of Canada.....	4,837 70	7,522 40		12,360 10		2,940 92	95,000 00	97,930 92	85,570 82
Totals.....	281,890 02	285,551 64	222,763 38	790,205 64	120,660 35	323,576 80	202,191 54	706,428 69	83,776 95

ACCIDENT INSURANCE 1913.

Accident insurance may be subdivided into two classes, viz.: *Employers' Liability Insurance* and *Personal Accident*, both of which are covered by an accident license.

The business of accident insurance was transacted by twenty-seven companies, viz.: Twelve Canadian, seven United States and eight British.

EMPLOYERS' LIABILITY.

Of the twenty-seven accident companies, twenty-two transacted employers' liability insurance, viz.: Nine Canadian, eight British and five United States Companies.

The total premiums received for this class of risks was \$3,516,758 and the losses paid amounted to \$1,618,702, with unsettled claims outstanding to the amount of \$1 140,656.

An abstract will be found at page cliii.

PERSONAL ACCIDENT.

All the accident companies transacted personal accident business, the total premiums for which were \$2,199,885. The claims paid amounted to the sum of \$841,359 and there were outstanding at the close of the year unsettled claims amounting to \$204,223.

An abstract will be found at page elii.

GUARANTEE INSURANCE 1913.

Guarantee business was transacted by seventeen companies, of which eight are Canadian, four British and five United States Companies.

The total premiums received were \$645,624, guaranteeing an amount of \$168,545,343, and the net amount paid for claims was \$190,928, with unsettled claims amounting to \$123,116 outstanding at the end of the year.

An abstract will be found at page eliv.

The Guarantee Company of North America and the London and Lancashire Guarantee and Accident Co. of Canada transacted business outside of the Dominion, which is not included in the above.

SICKNESS INSURANCE, 1913.

The business of sickness insurance was carried on by twenty-eight companies, viz.: thirteen Canadian, eight British and seven United States Companies.

It appears, however, that sickness insurance not in combination or in conjunction with accident risks has been carried on only to a very limited extent, and in some cases returns of the premiums received in respect thereof and losses paid, etc., have not been made to this Department.

SESSIONAL PAPER No. 8

In addition to the twenty-eight companies above referred to, five fraternal societies, licensed by this Department, viz.: the Independent Order of Foresters, the Ancient Order of Foresters, the Canadian Order of the Woodmen of the World, the Catholic Mutual Benefit Association and the Royal Guardians, pay sick benefits to such of their members as stipulate therefor in the application for membership. In the case of the Ancient Order of Foresters, these benefits are paid partly through the lodges and partly by the Subsidiary High Court. The premiums received in Canada for sickness and funeral risks by these fraternal societies amounted to \$473,421 and the claims paid amounted to \$351,120. An abstract will be found at page clvi.

PLATE GLASS INSURANCE, 1913.

The business of plate glass insurance was transacted by eighteen companies, viz.: Eight Canadian, five British and five United States companies.

The companies having adopted the system of insurance by replacement, instead of paying the value of the glass broken, and their contracts not stating any amounts as insured thereby, their returns do not show the amount of insurance affected during the year, nor the amount in force at the end thereof. The premiums received during the year in Canada for plate glass insurance were \$224,829, and the total losses paid were \$132,218, and there were outstanding at the end of the year unsettled claims amounting to \$12,371.

An abstract will be found at page clv.

BURGLARY INSURANCE, 1913.

This branch of insurance, which is transacted to a considerable extent in Great Britain, was introduced into Canada eleven years ago. It is carried on by seven companies, three Canadian, one British and three United States companies. The total premiums received amounted to \$75,580, and the losses paid to \$24,796, with unsettled claims outstanding at the end of the year amounting to \$6,158. An abstract will be found at page clii.

STEAM BOILER INSURANCE, 1913.

This class of business was carried on by seven companies—two Canadian and five United States companies. The total premiums received amounted to \$147,669, and the claims paid to \$89,708, with \$832 unsettled claims outstanding at the end of the year. An Abstract will be found at page clvii.

AUTOMOBILE INSURANCE, 1913.

Automobile insurance was carried on by twenty-two companies—seven Canadian, four British and eleven United States companies. The premiums received amounted to \$563,204, and the losses paid to \$207,544, with \$50,994 of losses outstanding. An abstract will be found at page clii.

WEATHER INSURANCE, 1913.

Tornado insurance was carried on by ten United States companies and one British Company, the total premiums received being \$29,667 with \$5,673 losses incurred. Hail insurance was carried on by four Canadian companies and one United States company, the premiums received being \$336,572, and losses incurred \$206,913. General weather insurance, including hail, was carried on by the Canada Weather Insurance Company, the premiums received amounting to \$81,443 and the losses incurred to \$82,352. An abstract of hail insurance will be found at page cliv and of tornado and weather insurance at page clvii.

TITLE INSURANCE, 1913

The Title and Trust Company is licensed by this Department to transact the business of "Title insurance" as defined in the company's Act of incorporation, that is to say, "guarantee the title to, or the quiet enjoyment of, property either absolutely or subject to qualifications and conditions, and to guarantee any person interested in or about to become interested in, or owning or about to purchase or acquire any real property, against any losses, actions, proceedings, claims or demands by reason of any insufficiency or imperfections or deficiency of title or in respect of encumbrances, burdens or outstanding rights; and to guarantee the due payment of the whole or part of any loan, advance, mortgage or claim, hypothecary or otherwise, or the interest thereon."

The total premiums received during the year amounted to \$351, and no claims were incurred.

SPRINKLER LEAKAGE INSURANCE, 1913.

Sprinkler leakage insurance was carried on by six companies—one British and five United States companies. The premiums received during the year amounted to \$42,386, and the losses paid to \$6,213 with \$105 losses outstanding at the end of the year.

An abstract will be found at page clvii.

LIVE STOCK INSURANCE, 1913.

Live stock insurance was carried on by one Canadian and one British company. The premiums received during the year amounted to \$132,438. The losses incurred were \$77,818, and losses paid, \$81,073, with unsettled claims at the end of the year amounting to \$10,251. An abstract will be found at page clv.

INLAND TRANSPORTATION INSURANCE, 1913.

Inland transportation insurance was carried on by ten companies, one Canadian, three British and six United States companies. The premiums received amounted to \$140,240 and the losses paid to \$48,914, with no losses outstanding at the end of the year. An abstract will be found at page clv.

SESSIONAL PAPER No. 8

CLASSIFICATION OF LICENSED COMPANIES AND OF THEIR DEPOSITS.

At the present time there are one hundred and eighty-two (182) companies under the supervision of this Department. The nature of the business transacted by them is as follows:—

Number of companies doing	life insurance.....	60
“ “	life insurance, assessment plan..	4
“ “	fire insurance.....	82
“ “	accident insurance.....	30
“ “	guarantee insurance.....	18
“ “	steam boiler insurance.....	7
“ “	plate-glass insurance.....	18
“ “	burglary insurance.....	7
“ “	registered mail, etc., insurance.	10
“ “	sickness insurance.....	34
“ “	title insurance.....	1
“ “	tornado insurance.....	12
“ “	live stock.....	2
“ “	weather and hail insurance.....	5
“ “	automobile insurance.....	21
“ “	sprinkler leakage.....	7
“ “	fly wheel, lightning, explosion, etc.....	2

The deposits for the protection of policyholders, held by the Honourable the Receiver General in trust for these companies, at May 15, 1914, amounted to \$75,936,590.97 in securities, as follows:—

Canadian government securities.....	\$ 1,717,120	33
Canadian provincial securities.....	8,120,417	36
British government securities.....	867,726	68
British colonial securities.....	1,497,608	55
United States bonds.....	225,000	00
New York State bonds.....	251,000	00
Massachusetts bonds.....	2,020,000	00
Rhode Island bonds.....	100,000	00
California State bonds.....	45,000	00
Japanese government bonds.....	35,971	33
Belgian government bonds.....	164,320	20
Montreal harbour bonds.....	534,000	00
Municipal securities.....	48,313,859	28
Bank stock.....	20,000	00
Loan companies' debentures.....	1,016,266	66
Railway securities, guaranteed.....	10,626,983	91
District of Columbia bonds.....	50,000	00
French rentes.....	331,316	67
Total.....	\$75,936,590	97

4 GEORGE V., A. 1914

There was also deposited with Canadian trustees, in conformity with the Act, \$32,382,005.61, making a total of \$108,318,596.58 for the protection of policyholders, being an increase since last report of \$12,875,575.71.

The distribution of the total sum of \$108,318,596.58 held, as above mentioned for the protection of policyholders among the different classes, is as follows:—

Life.....	\$79,906,061	26
Fire.....	13,709,207	28
Fire and miscellaneous.....	10,092,717	64
Accident, guarantee, plate glass, etc.....	4,610,610	40
	<u>\$108,318,596</u>	<u>58</u>

The total amount of premiums received in Canada for all forms of insurance was \$76,064,483, of which \$36,222,419 was received by Canadian companies, and \$39,842,064 by British, United States and other companies. The following summary shows the distribution of the premiums to the various classes:—

PREMIUMS 1913.

Fire.....	\$	25,745,947
Automobile.....		563,204
Life.....		38,658,593
Life (assessment).....		2,404,200
Personal accident.....		2,199,885
Guarantee.....		645,624
Plate glass.....		224,829
Steam boiler.....		147,669
Burglary.....		75,580
Sickness (so far as separate return made).....		1,135,430
Inland Transportation.....		140,240
Employers' Liability.....		3,516,758
Sprinkler leakage.....		42,386
Title insurance.....		351
Live stock.....		132,438
Hail, weather and tornado.....		447,682
Total.....	\$	<u>76,080,816</u>

SESSIONAL PAPER No. 8

Or dividing them according to the nationalities of the companies:—

PREMIUMS 1913.

	Canadian Companies.	British and Colonial Companies.	Unit'd States and other Companies.
	\$	\$	\$
Fire.....	5,099,298	13,138,597	7,508,052
Life.....	24,783,718	1,905,483	11,969,392
Life Assessment.....	2,464,200	None.	None.
Accident.....	1,129,844	594,337	475,704
Guarantee.....	181,719	177,294	286,611
Plate Glass.....	73,079	50,405	101,345
Steam Boiler.....	94,705	None.	52,964
Burglary.....	46,296	1,264	28,020
Sickness.....	872,686	119,259	143,485
Inland Transportation.....	4,311	85,938	49,991
Employers' Liability.....	862,854	2,003,356	650,548
Title.....	351	None.	None.
Live Stock.....	89,291	43,147	None.
Automobile.....	131,509	88,861	342,834
Sprinkler Leakage.....	None.	452	41,934
Hail, Weather and Tornado.....	397,398	1,287	48,997
Totals.....	\$ 36,171,259	\$ 18,209,680	\$ 21,699,877

RULES AND REGULATIONS REGARDING THE ACCEPTANCE OF
SECURITIES OFFERED FOR DEPOSIT BY INSURANCE
COMPANIES, Etc., Etc.

The following extracts from Orders in Council, Minutes of the Treasury Board, etc., (all of which have been previously published) are here collected for convenience of reference:—

Particulars of Securities offered for Deposit.—All applications for the acceptance of bonds or debentures, whether as original deposits or in exchange for securities which the applicants desire to have released, must be accompanied by a statement giving full particulars of the securities offered for acceptance under the following headings, viz.:—

"Date, date of maturity, place of payment of principal, rate of interest, how payable, i.e., yearly or half yearly, date and place of payment of interest, market value at time of application for acceptance, and, if not quoted in the market, the price at which purchased by the company and date of such purchase.

"Also as regards municipalities whose bonds or debentures are offered:

"The population, assessed value, rate of taxation, assets, total debenture indebtedness, and all other liabilities, income and expenditure for the last fiscal year, and any other details in the possession of the company which would be of assistance in determining the value of the securities offered for acceptance.

"The Board desire to be in possession of all possible information in relation to such securities in order that they may be in a position to give the matter proper consideration." (T.B., Nov. 9, 1888).

Railway debentures.—"The Board are of opinion that they cannot accept as a deposit the bonds of any railway company, unless guaranteed directly or indirectly by the Canadian Government, (T.B., Oct. 27, 1890,) or by any province of Canada, by the United Kingdom or any British Colony; or by the Government of any foreign country if the company depositing the same is incorporated in such foreign country." (*Insurance Act, 1910, sec. 15.*)

Loan Companies' Bonds.—The Board had under consideration a memorandum from the Superintendent of Insurance with reference to the application of the Land Mortgage Companies' Association of the province of Ontario to have the debentures of loan companies accepted by the government as deposits on behalf of insurance companies in which he reports that the said association is composed of incorporated loan companies or societies authorized to lend money on real estate in the province of Ontario, and all such companies or societies are eligible for membership upon payment of certain fees; that the loan companies which compose the said association may be divided into the following classes:—

I. "Companies incorporated under the provisions of the statutes of the province of Canada, 9 Victoria, chap. 90, consolidated in chapter 53 of the Consolidated Statutes of Upper Canada, included in chapter 169 of the Revised Statutes of Ontario (1887), and commonly known as the 'Building Societies Act.' "

II. "Companies incorporated under the 'Canada Joint Stock Companies' Act, 1877,' now known as 'the Companies Act,' being chapter 79 of the Revised Statutes of Canada (1906)."

SESSIONAL PAPER No. 8

III. "Companies incorporated under special Acts of the Legislature of the province of Canada or of the Parliament of the Dominion of Canada."

IV. "Companies incorporated under the 'Ontario Joint Stock Companies' Letters Patent Act, 1874,' being chapter 150 of the former and chapter 157 of the last Revised Statutes of Ontario."

V. "Companies incorporated under the English Companies' Act, and licensed to transact business in Canada under 37 Victoria, chapter 49, (now Part IV of 'the Companies Act.' chapter 79 of the Revised Statutes of Canada.)"

The Board, after careful consideration of the report of the Superintendent of Insurance as to the class of securities upon which the above companies can invest their funds, and as to the borrowing powers of the said companies, direct that the debentures and debenture stock of such companies, belonging to the said association, as meet the requirements hereinafter set forth, may be accepted as deposits on behalf of the insurance companies, at such rate as the Treasury Board may see fit to place upon them, not, however, to exceed the value usually placed upon municipal securities, viz., 90 per cent of the par value thereof when the market value is at least equal to such par value or 90 per cent of the market value when the market value is less than the par value.

(*The rate of acceptance has since been changed to 95 per cent of the market value at the time of deposit, such accepted value in no case to exceed par.*) (See below T.B., June 14, 1900.)

The requirements above referred to are as follows:—

1. The company shall have kept strictly within the powers in relation to borrowing and investment conferred upon it by the Act under which it is incorporated.

2. It shall have a paid up capital of at least \$500,000.

3. It shall have been in successful operation as a loan company for not less than ten years.

4. It shall have a reserve fund amounting to not less than 25 per cent of its paid up capital.

5. Its stock shall have a market value of not less than par.

The Board also direct that every application on behalf of an insurance company for the acceptance of any such debentures or debenture stock as herein above provided shall form the subject of a special reference to the Treasury Board, and that the company shall supply, for the information of the Board, all necessary particulars, including a statement of the borrowing powers and powers of investment of the loan company whose securities are offered as a deposit, and a statement showing in detail the nature of the investments of such loan company, all properly verified. (T.B., October 16, 1896.)

No assurance of acceptance of bonds by the Treasury Board.—The Superintendent asks the decision of the Board upon the following questions, viz.:—

"Will the Board inform a company desirous of purchasing certain bonds or securities whether they will be accepted or not as a deposit in the event of their being purchased?"

* * * * *

"The Board, after deliberation, are of the opinion that they cannot give any assurance to any company that securities will or will not be accepted in the event of their being purchased." (T.B., April 1, 1839.)

Deposit Receipts.—"The Board direct that deposit receipts be not accepted in any case as a deposit on behalf of any company." (T.B., January 25, 1888.)

Bank Stocks, etc.—"Bank stock or shares in any private company will not be accepted." (O.C., January 17, 1876.)

Registered Bonds as Deposits.—"When registered bonds are received as deposits they must be registered in the name of the Receiver General. Bonds registered in the name of a company accompanied by an assignment in favour of the Receiver General, will not be accepted. When registered bonds are intended to be used as a deposit, they should, before being forwarded to this Department, be registered thus—in the name of 'the Receiver General of Canada in trust for (giving the name of the company) being part of the deposit made by the company with said Receiver General, in pursuance of the statutes of Canada in that behalf.' (T.B., July 13, 1891.)

Registered Bonds deposited with financial agents in England.—"The Minister recommends that such securities be transferred to and registered in the names of the High Commissioner for Canada and the Manager for the time being of the Agency of the Bank of Montreal in London, England." (Approved by O.C., February 3, 1893.)

Foreign Municipal Securities.—"The Board are of opinion that no municipal securities other than Canadian should be accepted for deposit under the Insurance Act." (T.B., January 30, 1894.)

Exchange of Securities deposited with the Receiver General.—"The Board establish the following rule, viz., that bonds or securities of any kind deposited with the Receiver General can be released and withdrawn only upon the deposit with the Receiver General of an adequate amount of other securities satisfactory to the Board. (T.B., October 28, 1899.)

Municipal and other Securities as Deposits.—"The Board on the report of the Superintendent of Insurance, direct as follows:—

(1) That Canadian municipal securities, Montreal Harbour bonds, Canadian Pacific Land Grant bonds, United States state securities and loan companies' debentures (where such securities are in all respects acceptable to the Treasury Board) be hereafter accepted at 95 per cent of their market value at the time of deposit, such accepted value in no case however to exceed par.

(2) That all securities of the classes mentioned in the preceding clause (1), which have been heretofore deposited and are still in the hands of the Dominion Government at Ottawa, or in the hands of the Bank of Montreal, London, England, on behalf of the government, be revalued upon the basis set out in said clause (1).

(3) That for the purpose of such revaluation the various insurance companies by which such securities have been deposited be required to furnish from time to time when called for by the Superintendent schedules thereof giving the full particulars of such securities, including their par and market values, such par and market values to be certified to by a competent valuator or appraiser. (T.B., June 14, 1900.)

Respecting quality of paper and type used in bonds to be hereafter deposited with the Receiver General.—"The Board had under consideration reports from the Comptroller of Dominion Currency and the Superintendent of Insurance in reference to the quality of the paper upon which bonds for deposit with the Receiver General are engraved, lithographed or printed, and also in reference to the quality of type used for such purpose.

SESSIONAL PAPER No. 8

From the reports above referred to, it appears that there are now on deposit with the Receiver General in the custody of the Comptroller of Dominion Currency, bonds and debentures to the amount of more than \$38,000,000, which are held under and for the purposes of the Insurance Act; that of these securities about 65 per cent are municipal, the greater portion of which have half-yearly or yearly coupons attached; that in some cases the principal is payable in yearly or half-yearly instalments, such instalments being sometimes represented by coupons attached to the bond, and sometimes by separate bonds; that these bonds and debentures have, when deposited, periods to run varying from two or three years to fifty years, and all such must be handled at least once and generally twice each year, and that notwithstanding the greatest care, the removal from the box containing them, unfolding, cutting and refolding and replacing them must of necessity to a certain extent wear and injure them, and hence the necessity of having all bonds, when deposited, in such sound condition that they may be reasonably expected, notwithstanding the unavoidable wear and tear, to hold together until the date of maturity; that many of the debentures, now held are of the commonest kind of paper; that the coupons attached from constant handling, are frequently torn, and that many of those on the debentures recently taken have been in such bad condition that they had to be patched before they were put into the vault.

In view of the above representations, and on the recommendation of the Superintendent of Insurance, the Board direct that, of the securities hereafter offered for the above named purposes only such be accepted as are either engraved, lithographed or printed in clearly legible type on tough, durable paper: Provided, however, that for good and sufficient cause shown bonds not meeting the foregoing requirements may be temporarily accepted.

The Board further direct that a copy of this Minute be sent to every licensed insurance company, and also that the Minute be published by the Superintendent of Insurance in his annual report. (T.B., June 5, 1908.)

LEGAL DECISIONS.

1. FIRE INSURANCE.

(a) *Insurable interest—Additions to premises leased made by lessee—Agreement securing rights to him therefor—Right to insure the premises as a whole—Description of rights in the policy—Right to recover the whole insurance subject to paying over surplus.*

Held 1. When additions to leased premises are built by the lessee, under an agreement with the lessor, that, as a consideration therefor, he shall have certain rights as to the enjoyment of the whole, as to recoupment of his outlay and the option to purchase at the highest price that may be offered, he (the lessee) acquires an insurable interest in the premises and additions, that gives him the right to insure them as a whole, against loss by fire.

2. Such an interest is sufficiently described in a policy, by the words "the interest of—as co-proprietor in a building, etc.," particularly, when the lease and other documents concerning it were handed to the insurance broker or agent who procured the insurance, and who under the 8 Ed. VII, cap. lxi, s. 203, is deemed the agent of the insurer.

3. The lessee so insured has the right to recover the whole amount of the insurance, subject to his liability to account to the lessor for the surplus over his own interest.

(February 26, 1912—Archambault, chief justice, Trenholme, Cross, Carroll & Gervais, JJ.—The Mutual Fire Insurance Company of Canada (defendant in the court below), appellant, and La Compagnie C. A. Paquet, Limitée (Plaintiff in the court below), respondent.—Court of King's Bench—21 Quebec Reports, p. 419).

(b) *Assurance contre l'incendie—Proposition d'assurance par une société dont un des membres décède avant l'émission de la police—Partage et licitation de biens immobiliers d'une société—Adjudication à l'un des associés et constitution d'hypothèque en faveur des représentants de l'autre—Son effet sur les assurances.*

Jugé: 1. Un contrat d'assurance intervenu sur la proposition d'une société dont l'un des membres décède avant l'émission de la police, et l'autre continue les affaires sous la raison sociale portée dans la police, est valide et lie l'assureur.

2. L'adjudication d'un immeuble à une vente par licitation qui en est faite n'est pas attributive de la propriété à l'adjudicataire, mais déclarative de ses droits. Par suite, elle n'est pas une mutation de la propriété qui met fin aux assurances contre l'incendie.

(23 décembre 1912—MM. Tellier, de Lorimier & Greenshields, JJ.—Robert *et vir.* v. The Equitable Fire Ins. Co.—44 Rapports de la Cour Supérieure, Montréal, p. 205).

(c) *Non-disclosure of nature of insured's interest—10th statutory condition—Effect.*

The plaintiffs' action was upon a policy of fire insurance issued to them by the defendant company. It appeared that the plaintiffs were not the owners of the insured property but had merely the right to use it during the continuance of a partnership in consideration of keeping it insured. There was nothing on the face of the policy to show what their interest was and it appeared that no particulars of the nature of that interest were given or asked for at the time the plaintiffs applied for and obtained the policy. The policy was stated to be subject to the usual statutory conditions with certain variations thereof.

Held, that the defendant company had a good defence in that portion of the tenth statutory condition which provides that the company shall not be liable for the loss of property owned by any other party than the assured, unless the interest of the assured is stated in or upon the policy. (Fire insurance, non-disclosure: Jager v. Guardian Ass. Co.) 29 Times L. R. 53.—Citation Bureau.)

(January 27, 1913, Supreme Court, Alberta, Gainer & Co. v. Anchor Fire & Marine Insurance Co.—Western Weekly Reports, February 8, 1913, p. 808).

SESSIONAL PAPER No. 8

(d) *Actions on policies—Extent of loss—Value of goods destroyed—Stock-taking—Evidence—Furnishing proofs of loss—Compliance with conditions—Statutory condition 13—Duplicate invoices—Imperfect compliance—Relief against consequences of—Insurance Act, R. S. O., 1897, ch. 203, sec. 172—Application of—Insurance Act, 1912, sec. 199—Application to actions previously commenced—Statutory condition 22—Variation—Time-limit on action—Reduction of time—“Unjust and unreasonable condition”—Misrepresentation—Materiality—Previous fire—Findings of trial judge—Appeal—Interest.*

In actions upon policies of fire insurance, it appeared that the stock in trade of the assured was wholly destroyed by a fire which occurred on the 25th December, 1912:—

Held, that the finding of the trial judge that the stock-taking in the month of August previous to the fire was well and accurately done, and should be accepted as affording evidence of the amount of stock on hand at that date, was justified by the evidence, and should be affirmed.

Held, also that there was a sufficient compliance by the assured with the conditions of the policies as to furnishing proofs of loss, and the finding of the trial judge that these conditions were complied with was warranted by the evidence.

The assured is not bound, under statutory condition 13, to procure from the persons from whom he has purchased goods duplicates of the invoices, and to furnish these duplicates to the insurer.

If however, the proofs of loss were insufficient, sec. 172 of the Ontario Insurance Act, R. S. O., 1897, ch. 203, was properly applied to relieve the plaintiffs from what otherwise would have been the consequences of failure to comply with the requirements of condition 13. The proofs of loss were furnished in good faith, and the insurance companies objected to the loss upon other grounds than for imperfect compliance with the conditions, within the meaning of sec. 172; and, the trial judge having found that it would be “inequitable that the insurance should be deemed void or forfeited by reason of imperfect compliance with the condition,” the objection to the sufficiency of the proofs was not open to the insurance companies.

Section 172 being so applied, it was unnecessary to determine whether the trial judge was right in applying sec. 199 of the Ontario Insurance Act, 1912 which is sec. 172 amended, and which did not come into force until after the actions were begun.

National Stationery Co. v. British America Assurance Co. (1909), 14 O.W. R. 281, explained.

Held, also, that the variation in the policies of two of the defendant companies, of statutory condition 22 by reducing the time for the commencement of an action from one year to six months, was not a just and reasonable condition, and was, therefore, null and void.

Every variation from or addition to a statutory condition is not to be held to be *prima facie* unjust and unreasonable, but the justice and reasonableness of a variation or addition must be judged upon the circumstances of the case in which it is sought to be applied.

Review of the authorities.

Eckhardt v. Lancashire Insurance Co. (1900), 27 A.R. 373, 31 S.C.R. 72, followed.

Hickey v. Anchor Assurance Co. (1859) 18 U.C.R. 433, and Peoria Sugar Refining Co. v. Canada Fire and Marine Insurance Co. (1885), 12 A.R. 418, distinguished.

Held, also, that the finding of the trial judge that the policies in the first three cases were not avoided by an alleged misrepresentation by the assured in

the applications for the insurance, could not be said to be erroneous. The question, of the materiality of the misrepresentation—which was that the assured had not previously had any property destroyed by fire—was a question of fact for the trial judge.

Judgment of Sutherland, J., affirmed.

Held, by Sutherland, J., that the Act of 1912 applied to the present actions: that under the provisions of that Act, the original actions were not prematurely brought; and that the plaintiffs were entitled to interest from the 4th April, 1911, being sixty days after the date when the initial proofs were supplied to the companies.

(February 26 and 27, 1913—Divisional Court of Ontario—*Strong v. Crown Fire Insurance Co., and Rimouski Fire Insurance Co., and Anglo-American Fire Insurance Co., and Montreal-Canada Fire Insurance Co.*—29 Ontario Law Reports, p. 33).

(e) *Assurances mutuelles contre le feu—Responsabilité des membres—Cotisations et répartitions—Déchéance du droit à l'indemnité pour défaut de paiement des répartitions —Pouvoirs des directeurs et gérants.*

Jugé: La déchéance du droit à l'indemnité pour défaut de paiement des répartitions faites sur les billets de dépôt, prononcée contre l'assuré dans une compagnie d'assurance mutuelle, par l'article 7022, S. R. Q., 1909, est absolue, et les directeurs et gérants de la compagnie sont sans pouvoir pour y renoncer par règlement général, ou par convention spéciale dans un cas particulier.

(5 avril 1913—Archambault, juge en chef, Trenholme, Cross, Carroll & Gervais, JJ.—Jacob (demandeur en cour inférieure), appelant, et La Compagnie d'Assurance Mutuelle des Industries (défenderesse en cour inférieure), intimée—22 Rapports de la Cour du Banc du Roi, Québec, p. 261).

(f) *Mutual insurance companies in rural municipalities—Instrument to evidence contract of insurance—Conditions imposed by by-law—Obligation to set them out on written instrument.*

Held: 1. Although articles 6870 *et seq.*, R. S. Q., 1909, for establishing mutual fire insurance companies in rural municipalities, do not provide for the issue of a policy or other written instrument to evidence the contracts of insurance, such companies are subject to the provisions of art. 7028, and conditions of insurance imposed by by-laws or otherwise, that are not set out on a written instrument delivered to the assured, are not binding upon him.

2. An assurance effected by a rate-payer with a mutual company established as above stated, is transferable to a third party who may not be a rate-payer himself.

(April 5, 1913—Archibald, Saint-Pierre & Chauvin, JJ.—Chicoine *v.* The Mutual Insurance Company of the Township of Roxton—44 Superior Court Reports, Quebec, p. 100).

SESSIONAL PAPER No. 8

(g) *Hypothèques—Consentement tacite d'un créancier hypothécaire que l'hypothèque d'un créancier subséquent prenne rang avant la sienne—Vendeur d'un immeuble qui stipule que l'acheteur fera assurer les bâties en sa faveur—Acceptation de la police d'une assurance mutuelle—Hypothèque légale de la compagnie d'assurance pour le montant du billet de dépôt—Préférence qu'elle obtient à celle du vendeur.*

Jugé: Le vendeur d'un immeuble bâti qui convient avec l'acheteur que ce dernier fera assurer la bâtisse pour garantir le prix restant dû, et qui accepte une police émise en sa faveur par une compagnie d'assurance mutuelle, à la demande de l'acheteur moyennant délivrance d'un billet de dépôt consenti tacitement que l'hypothèque légale dont l'immeuble est frappé pour le montant de ce billet, prenne rang avant celle qu'il a pour son prix de vente.

(26 juin, 1913—M. le juge A. J. C. Lemieux—La Compagnie d'assurance Mutuelle des Industries *vs.* Morency—44 Rapports de la Cour Supérieure, Québec, p. 431.)

(h) *Blank application—General agent—Misrepresentation—Knowledge of company—Over-valuation—"Dwelling-house"—"Lodging-house."*

F., the manager, for British Columbia, of a fire insurance company, with power to accept risks and issue policies without reference to the head-office of the company, received an application from M. for insurance for \$2,100 on merchandise, furniture and fixtures contained in a building described as a store and dwelling-house. The application was accepted and a policy issued by him apportioning the insurance upon the three classes of property separately. A loss having occurred, payment was refused on the grounds that the stock was over-valued and the premises improperly described as a dwelling-house whereas, in fact, it was also used as a lodging-house. At the trial it appeared that a portion of the premises was fitted up for lodgers; the plaintiffs testified that F. inspected the premises before the policy was issued and that they had made no apportionment of the insurance, but left the matter altogether in the hands of F. F. testified that he sent an agent to have the application signed and the apportionment made and that he filled in the figures upon the blanks in the application from the agent's report. The jury found that F. inserted the description of the premises and apportioned the insurance.

Held, reversing the judgment appealed from (17 B.C. Reports 517) that the company was affected by F's knowledge of the premises and of the property insured; that the question as to who had made the apportionment was properly left to the jury; that the evidence justified the jury in finding that it had been made by F., and that the insured, therefore, had made no valuation as to the stock or the apportionment thereof and could not have misrepresented its value.

Held, per Fitzpatrick, C. J., and Davies and Duff, J. J.—That the evidence justified the jury in finding that F. described the premises as a dwelling-house and that the company was bound by his act in doing so.

Per Davies and Duff, J. J.—A dwelling-house does not lose its character as such from the fact that it is occupied by one or more lodgers.

Held, per Duff, J.—As, under the conditions of the policy in question, notwithstanding an over-valuation the company would still be liable for a certain proportion of the actual value of the property insured, the policy should not be avoided.

(October 22, 1913—Supreme Court of Canada—Mary Mahomed *v.* The Anchor Fire and Marine Insurance Company—48 Supreme Court of Canada Reports, p. 546).

(i) *Description of property insured—Over-valuation of portion of property insured—Apportionment—Knowledge of agent.*

In a fire insurance policy, the property insured was described as a "dwelling-house and store," but as a matter of fact several lodgers or roomers lived therein. Of this fact the agent of the insurance company was aware at the time of the making of the policy.

Held, that the word "dwelling-house" does not necessarily bear a signification which would exclude from the objects denoted by it a "lodging-house" of the above character, and that, the description of the insured premises, when construed in the light of the facts known to the company's agent did not vitiate the policy. (*Holdsworth v. The Lancashire Insurance Co.*, (23 T. L. R. 521 and *Bawden v. London, etc., Insurance Co.* (1892) 2 Q. B. 534, referred to.)

Over-valuation was complained of with respect to the distribution of the total amount of the insurance over the different classes of property covered by the policy, but not with respect to the total amount itself.

Held, that an agreement that in case of over-valuation, the liability of the company was to be limited to such proportion of the actual value as the amount insured might bear to the valuation stated in the policy, not exceeding three-fourths of the allowed cash value, must be read in conjunction with the fact that the valuation and apportionment were made by the general manager of the insurance company, and when so read that the over-valuation of one of the classes of property did not nullify the policy. (*Bawden v. London, etc., Co.*, *supra*, referred to.)

(October 22, 1913—Supreme Court of Canada—*Mahomed v. Anchor Fire & Marine Insurance Co.*—*Western Weekly Reports* January 24, 1914, p. 1038.)

(j) *Application—Misrepresentation—Materiality—Statutory conditions—Variation.*

In an action on a policy insuring a stock of merchandise the company pleaded: That the stock on hand at the time of the fire was fraudulently over-valued. That the insured in his application concealed a material fact, namely, that he had previously suffered loss by fire in his business. That the action was barred by a condition in the policy requiring it to be brought within six months from the date of the fire. This was a variation from the statutory condition that it must be brought within twelve months.

Held, affirming the judgment of the Appellate Division (29 Ontario L. R. 356) that the evidence established the value of the stock at the time of the fire to be as represented by the insured; that the materiality to the risk of the non-disclosure of a former loss by fire was a question of fact for the judge at the trial who properly held it to be immaterial; and that the question whether or not the variation from the statutory conditions was just and reasonable depended on the circumstances of the case, and the courts below rightly held that it was not.

Held, per Davies, Anglin and Brodeur, J. J.—That the insured having supplied on demand, duplicate copies of the invoices of goods purchased between the last stock-taking and the time of the fire, as well as copies of the stock-taking itself, was not obliged to comply with a further demand for invoices of purchases prior to said stock-taking.

(Dec. 23, 1913—Supreme Court of Canada—*The Anglo-American Fire Insurance Company v. Charles A. Hendry and The Gault Brothers Company. The Montreal-Canada Fire Insurance Company v. Charles A. Hendry and the Gault Brothers Company*—48 Supreme Court of Canada Reports, p. 577).

SESSIONAL PAPER No. 8

(k). *Conspicuous type*—"Just and reasonable"—*Cesser of liability—during vacancy—Endorsement of vacancy permit—Forest fires—"Different ink"—Practice—Appeal—Raising of new point.*

The point that variations of the statutory conditions proper to a fire insurance policy have not been printed in conspicuous type, if not pleaded or referred to at the trial, or in the notice of appeal, cannot be raised for the first time before the Court of Appeal (per Curiam, McPhillips, J. A., dissentients).

Semle.—Type smaller than that used in the body of a document might be said to be "conspicuous" by contrast (per Macdonald, C. J. A.).

The justness and reasonableness of a condition is to be judged with reference to the facts of the particular case under consideration, e.g., an insurance company may reasonably stipulate for the cesser of liability on the insured buildings becoming vacant, as vacant buildings are, especially when remote from other habitations, more than ordinarily liable to damage from fire (Eckhardt v. Lancashire, 29 O. R. 695, referred to).

Failure to comply with a condition requiring the endorsement of a vacancy permit upon a fire policy, where the insurance company has not contributed to the failure to do so, or otherwise acquiesced therein, is fatal to the insured's claim for damage by fire during vacancy (The Western Assurance Co. v. Doull, 12 S. C. R. 446, referred to).

A variation in the statutory conditions as to freedom from liability for forest fires cannot where the insured building is situate in a wooded portion of British Columbia, be held to be just and reasonable, nor can a provision providing for cesser of liability on the insured building becoming vacant "or unoccupied," as such a stipulation would cover the case of a day's absence of the owner (per Martin, J. A., and to like effect per McPhillips, J. A.).

The ink in which variations of the statutory conditions of a fire policy is required to be printed is ink different in colour to any other ink on the policy. Non-compliance with the requirements invalidates the variations (per McPhillips, J. A.).

The provision as to cesser of liability during vacancy is unreasonable where the policy is upon buildings of a mine likely to be shut down for short or long periods and where the policy is made out to a receiver for debenture holders (per McPhillips, J. A.).

The onus is on the insurance company to show that the conditions and additions thereto are just and reasonable (per McPhillips, J. A.).

It is the province and duty of the courts to closely examine into all the facts relative to liability under policies of fire insurance, and to impose liability thereupon upon companies where it considers it inequitable that the insurance should be deemed void or forfeited.

(February 23, 1914—Court of Appeal, British Columbia, Pratt v. Connecticut Fire Insurance Company.—Western Weekly Reports, April 18, 1914, p. 579.)

2.—ACCIDENT INSURANCE.

(l) *Construction of policy—Special conditions—Increased and diminished indemnity—Injuries from fits causing death.*

In an accident policy, an insurance company agreed to pay the insured the principal sum in case of death or specified injuries, double that sum if such death or injuries occurred under certain conditions, and one-tenth for "injuries happening from****fits causing death."**** W., holder of the policy, went at night with a lantern to an outbuilding of the fishing club which he was visiting.

Shortly after the outbuilding was seen to be on fire. The fire was extinguished and W. brought out badly burned, from the effects of which he died the next day. In an action on the policy the trial judge found as a fact that W. had been seized with a fit and in that condition caused the fire. This finding was concurred in by the two provincial appellate courts. The trial judge held that the company was liable for one-tenth only of the insurance. The Divisional Court reversed this ruling (26 Ontario L. R. 55, 3 D. L. R. 668), but it was restored by the Appellate Division (28 Ont. L. R. 537, 13 D. L. R. 113.).

Held, affirming the judgment of the Appellate Division, Duff and Anglin, J. J., dissenting, that the injuries causing the death of W. happened from a fit within the meaning of the clause in the policy diminishing the indemnity to be paid. *Winspear v. Accident Ins. Co.* (6 Q.B.D. 42), and *Lawrence v. Accidental Ins. Co.* (7 Q.B.D. 216), distinguished.

Held, per Fitzpatrick, C. J., The clause diminishing the indemnity payable is not an exempting clause, but one of the three separate contracts between the insurers and insured as to amount of liability.

Per Anglin, J.—It does not create a new liability, but is a clause of limitation in favour of the company and to be strictly construed.

February 3, 1914.—Supreme Court of Canada: *Rose Wadsworth v. The Canadian Railway Accident Insurance Company*—49 Supreme Court of Canada Reports, p. 115.

3.—MARINE ASSURANCE.

(m). *Insurance—Ship—Constructive total loss—Repairs by insurer—Sufficiency of repair—Duty of insured as to notice of insufficient repair.*

The test as to whether a constructive total loss has or has not occurred is supplied by the reply to the question: Would the owner if a prudent owner, and uninsured, have abandoned this boat or sought to have it repaired?

Where an insurance company having insured a boat, is entitled to take possession of the boat for repairing the same and has carried out repairs substantially within a reasonable time, then the plaintiff is not justified in refusing to accept the boat, or at any rate is not justified in such refusal without first having objected to the sufficiency of the repair and pointed out the deficiencies so that the same may be made good.

(January 14, 1914—Supreme Court, British Columbia: *Cunningham v. St. Paul Fire & Marine Insurance Co.*—*Western Weekly Reports*, January 31, 1914, p. 1098.)

4.—LIVE STOCK INSURANCE.

(n) *Insurance arbitration—Conditions in policy—Subrogation—Assignment—Agency—Limitation of Authority—Lien notes—Acceleration clause.*

Where an insurance company has waived arbitration so far as the plaintiffs, the original insurers, are concerned, they cannot insist on an arbitration of the claim of assignees of the policy, who have been made co-defendants, with the consequent right of counterclaiming against the company.

Private instructions given by an insurance company to its agent at a general agency cannot bind parties dealing with the agent.

In construing the conditions printed by a company which insures live stock it must be borne in mind that these conditions are framed with every care to

SESSIONAL PAPER No. 8

the company's interests, and they should not be so construed as to furnish a trap to farmers and others throughout the country, who may have been induced to insure.

A policy of insurance of a stallion taken out in Manitoba contained a condition that the insured should give notice direct to the company within 24 hours of illness and also that on the death of an animal the insured should within 24 hours give notice thereof in writing direct to the company. The company's head office was in the city of Montreal. The stallion was taken ill on April 13, but the insured were not aware of this until the 15, on which date they assigned the policy. The assignees gave notice of the illness to the general agent in Winnipeg on the following day. Later in the same day the stallion died, and the assignees immediately notified the general agents in Winnipeg, who on the same day notified the head office by wire.

Held, that the condition as to notifying the company of illness when applied to parties residing out in the country was unreasonable.

Held, also, that in view of the fact that notice could have been given no earlier either verbally or by post, and notification by telegram was not required the conditions had been sufficiently complied with.

An insurer's right of subrogation arises whenever he pays the claim and upon payment of a partial as well as upon payment of a total loss, and it is not necessary to make any express reservation of or claim to the assured's rights, but the insurers are not entitled to any benefit until the assured has received the full indemnity.

Where, therefore, a stallion was sold for \$1,500—\$500 being paid in cash and the balance secured by two notes of \$500 each, which were still outstanding at the date of the stallion's death, and the stallion had been insured with the defendant company, under a policy by which it was only liable for two-thirds of the insured loss,

Held, that the defendant company must either pay to the plaintiffs the other one-third of the loss at once or as soon as they had collected it from the purchasers.

A buyer of goods is not entitled to claim from the seller the benefit of the seller's insurance unless the seller has contracted to give him such benefit *Martineau v. Kitching*, L.R. 7. Q.B. 436, 4 L.J. Q.B. 227, 26 L.T. 836.

That description of insurance policy which is merely a contract of indemnity can be assigned so that if the insured suffers a loss the assignee may recover in respect of it, but the insured cannot without the company's consent convert their promise to indemnify him into a promise to indemnify the assignee because that would not be an assignment but an attempted novation. *Lynch, v. Dalzell*, 4 Bro. P.C. 431. *Saddler's Company v. Badcock*, 2 Atk. 557.

Lien notes contained a condition that if the holders should consider the notes or any renewals thereof insecure they should have full power to declare them due and payable at any time. The holders of the notes wrote to the maker stating that exercising their rights thereunder they demanded payment of the amount of the said notes.

Held that the provision in the notes for acceleration being very stringent should be construed strictly, and assuming that circumstances had arisen justifying the holders in acting upon the provision it was necessary for them to declare the notes due and payable, and that this not having been done the holders had not brought themselves within the provision in question.

(May 28, 1913—King's Bench, Manitoba—*Gill v. Yorkshire Insurance Co., Ltd.*,—*Western Weekly Reports* June 7, 1913, p. 692).

5.—MISCELLANEOUS CASES.

(o) *Company—Winding up—Sufficiency of petition—Sufficiency of affidavit.*

Persons holding fully paid up cumulative preference shares in a company as trustees of a will are shareholders therein so as to be entitled to apply by petition for a winding up of such company.

Where a petition for winding up only shows that the company has been carrying on a "general financial business," but refers to the act of incorporation of the company which shows that the company is "an incorporated insurance company," the petition is sufficient in that respect to support a winding-up order.

By the Manitoba-Winding up Rules the form of affidavit verifying a winding-up petition in use in England has been expressly introduced into the practice of that province.

(December 13, 1913—King's Bench, Manitoba, *re* Canada Provident Insurance, etc., Corporation—*Western Weekly Reports*, December 27, 1913, p. 816.)

(p) *Company—Promotion—Co-promoters—Remuneration for promotion services—Liability of Company—Services prior to incorporation—Services subsequent—Quantum meruit.*

A promoter has no right against the company which he promotes in respect of any contract obligation purporting to be made with him or undertaken on its behalf before incorporation.

The plaintiff, who was a company promoter, undertook the organization of the defendant company and through his instrumentality the defendant company was duly incorporated and organized. On several occasions prior to the incorporation of the company the question of the remuneration to be allowed the plaintiff was discussed in conversation between himself and the personal defendants who were promoting the company, but there was never any undertaking by them to become personally liable. Upon the plaintiff's claim for services rendered in promoting the company and securing stock subscriptions,

Held, that the defendant company was not liable for services rendered or expenses incurred before its incorporation in promoting it, at any rate in the absence of the company making or adopting an agreement therefor.

Held, further, that the plaintiff and the individual defendants were co-promoters and that in the absence of an express contract one of several promoters cannot recover from another for promoting services [*Holmes v. Higgins*, 1 B. & C. 73, 2 D. & R. 196, 1 L. J. (O.S.) K.B. 47] and therefore none of the personal defendants were liable. (Company, person selling property to promoting company as co-promoter: *Graham Collieries v. Can. Development Co.*, ante, p. 817.)

At the first meeting of the defendant company the plaintiff was appointed second vice-president and general manager, and subsequently was authorized to secure offices and supplies and to publish a prospectus, which he did. Later the directors authorized the plaintiff to spend \$6 per share for sale of stock and resolved that he be paid \$500 per month as salary to start from a time considerably before incorporation of the company. The plaintiff alleged he misunderstood the latter resolution of the directors. He endeavoured to have the terms changed so that he would receive \$6 per share for selling stock and to this end interviewed the directors individually but was unsuccessful. At their next meeting the directors rescinded that portion of the minutes of the previous meeting respecting sale of stock and provided that the sale of stock be proceeded with and

SESSIONAL PAPER No. 8

that the manager consult with the president and vice-president as to the details of same. The plaintiff rejected the proposition of the directors and made counter proposals which were in turn rejected by the defendants, and the resolution regarding payment of salary was then rescinded, "he having refused to accept same."

Upon the claim of the plaintiff for wrongful dismissal and breach of contract.

Held, that the defendant company was not liable by contract as the proposal of the company was rejected by the plaintiff and no other contract was made.

Upon the plaintiff's claim for services rendered.

Held, that the plaintiff having been appointed as manager and having performed services as such was entitled to remuneration on a *quantum meruit*. *Birnie v. Toronto Milk Co.*, 5 O. L. R., 1 O. W. R. 736, 23 Occ. N. 11, distinguished.

Non-suit as to individual defendants. Judgment against company on *quantum meruit*.

(February 5, 1913—King's Bench, Manitoba, *Van Hummell v. International Guarantee Co.*—*Western Weekly Reports*, March 1, 1913, p. 941).

(q) *Insurance—Application—Blank filled in by agent of company—Untruth of statement—Knowledge of agent—Repudiation of policy by company.*

Where an insurance application is only partially filled in by an applicant, and is handed to an insurance agent with a request to fill in the blank correctly, and such agent with knowledge of the true facts untruthfully fills in the blank, such agent is not the agent of the party applying for the insurance; he is the agent for the purpose of that transaction of the company.

(October 13, 1913—Supreme Court, British Columbia, *Carlin v. The Railway Passengers' Assurance Co.*—*Western Weekly Reports*, November 8, 1913, p. 387).

(r) *Company—Use of company's name as plaintiff—Payment by company for surrender of its shares—Really purchase—Payments of dividends out of capital—Promoters' shares—Consideration—Ultra vires Acts—Ratification.*

An agreement between a company and a shareholder whereby the latter surrenders stock for a money payment is in reality a purchase of its own stock by the company and is *ultra vires*.—*Trevor v. Whitworth*, 12 A. C. 409, 57 L. J. Ch. 28, 57 L. T. 457, followed.

The issue of shares otherwise than for value is *ultra vires* of a company. Such *ultra vires* acts cannot be ratified even by unanimous action of the shareholders.

(Company, shares, lack of consideration for, onus of proof of payment: *Re Winnipeg Hedge etc., Co.*, *Wallace's Case*, 1 W. W. R. 853; transfer of shares to directors: *Gadsden v. Bennetto*, 2 W. W. R. 733; *Ving v. Robertson & Woodcock, Ltd.*, 56 S. J. R. 412.—Citation Bureau).

A corporator who uses the name of a corporation as a plaintiff need not have the previous sanction of the company for so using it: *Pender v. Lushington*, 6 Ch. D. 70, 46 L. J. Ch. 317; *Harben v. Phillips*, 23 Ch. D. 14, L. T. 334.

If the name of the company is improperly used, the defendant may move to strike it out. In the absence of such motion, it should be assumed where the purpose of the action is wholly beneficial to the corporation that the shareholders other than those implicated in wrongful acts complained of are favourable to such action. In any event the court has power to strike out the company's name as plaintiff and add it as a defendant: *Duckett v. Gover*, 6 Ch. D. 82. 46 L. J. Ch. 407.

If the acts complained of are illegal, fraudulent or *ultra vires*, or if the consent of shareholders has been obtained by fraud or misrepresentation, the company can be made a party defendant and the suit allowed to proceed in the name of the individual corporator. Authorities reviewed.

Held, upon the facts that no consideration was given for certain promoters' shares issued as fully paid up; also that certain shares purporting to be partly paid were wholly unpaid; also that dividends declared and paid were illegal because the conditions precedent laid down in the company's charter had not been fulfilled in that holders of the stock were in arrears in respect of calls and no reserve fund had been set aside, and also because there were no profits and the dividend was declared out of capital.

Held, further, that the allotment and issue of the promoters' shares was *ultra vires* of the company and should be set aside; also that assignments of the stock to the defendants were void as the charter prohibited assignments of stock in respect of which there were unpaid calls; also that the dividends declared and paid were illegal.

Held, also, that one of the calls was illegal, because in excess of the amount permitted by the charter.

Held, also, that an agreement between defendant and the company by which he surrendered the impeached stock in consideration of \$9,000 was *ultra vires* because it amounted to a purchase by the company of its own stock.

Rectification of the register of shareholders and an accounting ordered.

(April 23, 1913—King's Bench, Manitoba, Colonial Assurance Company v. Smith—Western Weekly Reports, May 10, 1913, p. 295).

(s) *Companies—Foreign companies ordinance—Registration under—Company incorporated by another province with Dominion objects—Right of mandamus to compel company to register.*

A mandamus will not be granted to compel the registrar of joint stock companies to register under the Foreign Companies Ordinance (ch. 63, C. O.) a company incorporated by another province where one of the expressed objects of such company is the carrying on of its business throughout Canada.

(January, 1913—Supreme Court, Alberta, International Home Purchasing Contract Co., Ltd., v. Registrar of Joint Stock Companies.—Western Weekly Reports, February 8, 1913, p. 806).

LEGISLATION.

1.—DOMINION LEGISLATION.

The undermentioned Acts were passed by the Parliament of Canada at the Session 1914, 4 Geo. V.

(1). An Act respecting the Continental Fire Insurance Company of Canada, assented to May 27, 1914.

This Company was incorporated by Chapter 68 of the Statutes of 1911, which was assented to 19 May, 1911. The Company failed to obtain the license required by the Insurance Act within the time limited by the said Act in that behalf, and the present Act provides that the Minister of Finance may at any time not later than the thirtieth of June, 1916, grant to the Company the necessary license to carry on business.

(2). An Act respecting the Canadian Railway Accident Insurance Company and to change its name to "The Globe Indemnity Company of Canada," assented to 3rd April, 1914.

This Company was incorporated by chapter 118 of the Statutes of 1894, with power to transact accident insurance. By Chapter 106 of the Statutes of 1899 the Act of Incorporation was amended so as to authorize the Company to carry on sickness insurance in addition to accident insurance.

(3). An Act to incorporate the North American Accident Insurance Company, assented to May 27, 1914.

This Act is in the model form, and grants authority to transact accident insurance, sickness insurance and burglary insurance, limited guarantee insurance and limited plate glass insurance. The authorized capital is \$500,000, of which \$306,400 must be subscribed and \$163,800 paid thereon before the Company can be licensed to transact all the classes of insurance above mentioned.

The Company has power to acquire the whole or any part of the rights and property of a company of the same name incorporated by letters patent under the provisions of the Ontario Companies Act, dated December 12, 1912.

(4). An Act to correct a clerical error in the Act 1-2 George V, chapter 118, "An Act respecting the National Weekly Indemnity Company and to change its name to "The Merchants' and Employers' Guarantee and Accident Company," assented to June 12, 1914.

The Act which the present Act amends was assented to April 4, 1911, and the amendment consists in striking out the word "bond" in the English version thereof and substituting therefor the word "guarantee," and making necessary consequential amendments in both the English and French versions.

(5). An Act to incorporate the Title Insurance Company of Canada, assented to June 12, 1914.

The Act provides that "The Company may guarantee the title to, or the quiet enjoyment of, real property, either absolutely or subject to qualifications and conditions, and may guarantee any person interested in or about to become interested in, or owning or about to purchase or acquire, any real property against losses, actions, proceedings, claims or demands by reason of any insufficiency or imperfections or deficiency of title, or in respect of incumbrances, burdens or outstanding rights; and may guarantee the due payment of the whole or part of any loan, advance, mortgage or claim, hypothecary or otherwise, or the interest thereon, and may issue its guarantee certificates or policies in such form as it determines and for such remuneration as it fixes.

The Act is in the model form. The authorized capital is one million dollars, and before commencing business \$500,000 thereof must be subscribed, and \$100,000 paid thereon.

The head office of the Company is to be in the City of Montreal.

Section 9 of the Act provides that the initial deposit with the Receiver General for a license for the said business shall be \$50,000, to be increased to \$75,000 within two years from the issue of such licence. Provided that the Treasury Board may at any time and from time to time require such increases in the said deposit as may be deemed expedient.

2.—ONTARIO LEGISLATION.

Statutes of 1914, Chapter 30.

An Act to amend *The Ontario Insurance Act* (assented to May 1, 1914).

His Majesty, by and with the advice and consent of the Legislative Assembly of the Province of Ontario, enacts as follows:—

1. This Act may be cited as *The Ontario Insurance Amendment Act, 1914*.

2. Section 2 of *The Ontario Insurance Act* is amended by inserting therein the following as clause (5a):—

(5a) "Automobile insurance" shall include insurance against accidental bodily injury or death to the driver of an automobile, insurance against loss or damage from accident or injury suffered by an employee or other person caused by an automobile and for which the owner thereof is liable, insurance against loss or damage to property from an accident caused by an automobile, and insurance against loss or damage to an automobile by fire, accident, burglary or theft.

3. Section 13 of *The Ontario Insurance Act* is amended

(a) by striking out the words "with or without insurance on vehicles" in the first and second lines of subsection 2.

(b) by striking out the words "bicycle or vehicle insurance or" in the first and second lines of subsection 4.

(c) by inserting therein the following as subsection 4a.

4a. If the company undertakes automobile insurance the authorized capital stock shall be not less than \$100,000.

(d) by striking out subsection 6 and inserting in lieu thereof the following:—

(6) All money received on account of shares shall be paid into a branch or agency in Ontario of some chartered bank of Canada or into a registered trust company in trust for the proposed corporation, and no money paid on account of shares before the first general meeting of the company has been organized shall be withdrawn or paid over to the company until after such meeting has been organized and an election of directors had thereat.

(6a) A list of subscribers to the capital stock shall be submitted to the superintendent of insurance for approval, together with an affidavit setting out that each subscriber has, out of his own money, contributed to the amount so paid in, rateably according to the number of shares subscribed for by him.

4. (1) The clause lettered (b) in subsection 5 of section 47 of *The Ontario Insurance Act* is amended by inserting the words "or automobile" after the word "accident" where it secondly occurs in the first line.

SESSIONAL PAPER No. 8

(2) Subsection 2 of section 62 of *The Ontario Insurance Act* is amended by inserting after clause (d) the following clause:

(dd). Where the Company undertakes automobile insurance that of the capital stock not less than \$75,000 has been subscribed and that \$20,000 has been paid thereon.

5. *The Ontario Insurance Act* is amended by inserting therein the following section

99a. (1) The word "agent" in this section shall include an acknowledged agent, sub-agent, or any person, firm or corporation who shall in any manner transact the business of insurance by negotiating for, or placing risks, or delivering policies, or collecting premiums, but shall not include the officers and salaried employees of any company who do not receive commissions.

(2) No agent shall act for any company in Ontario unless he has fully complied with the provisions of this section and has procured an agent's certificate of authority from the superintendent of insurance.

(3) An agent's certificate of authority shall be issued only to a *bona fide* resident of Ontario who is an authorized agent for a licensed or registered company upon application filed with the superintendent, in such form as the superintendent shall prescribe, and each such certificate shall expire on the 30th day of September of the calendar year in which the same shall have been issued, but may be renewed on due application to the superintendent.

(4) The superintendent shall file in his office evidence of his issuance of every such certificate to an agent, together with evidence of such agent's authority from the registered company from whom he is to act.

(5) An agent having received a certificate of authority may act as agent for any company licensed or registered in Ontario during the term of such certificate.

(6) The fee payable in respect of each certificate or renewal shall be \$3.

(7) No corporation, nor any officer, agent or employee of a corporation shall accept from any person except the insured or a duly authorized agent, any application or proposal for a policy of insurance.

(8) The agent's certificate of authority may be revoked by the superintendent if after due investigation he determines that the holder of such certificate has violated any of the provisions of this Act or has been guilty of a fraudulent act, and no person whose certificate of authority is so revoked shall be entitled to a certificate of authority under this section for one year after such revocation, and if the revocation is appealed against and affirmed, it shall date from the decision of the superintendent.

(9) Any person who contravenes any of the provisions of this Act shall be guilty of an offence and shall incur a penalty not exceeding \$200, and not less than \$20, recoverable under *The Ontario Summary Convictions Act*, and in case of a second or any subsequent conviction shall be liable to imprisonment for any term not exceeding six months.

(10) When by virtue of reciprocal legislation any other legislature in Canada accepts as valid within its jurisdiction certificates of authority issued to agents in Ontario, the superintendent of insurance may endorse as valid for Ontario the like certificates issued under the authority of such legislature.

(11) The provisions of this section shall not apply to purely mutual fire or weather mutual insurance companies licensed by Ontario, or to organizers of friendly societies registered under this Act.

(12) This section shall take effect from and on the first day of September, 1914.

6. *The Ontario Insurance Act* is amended by inserting therein the following section:—

UNDERWRITERS' AGENCY.

99c.—(1) No policy of insurance covering loss by fire on property situated in the Province shall be issued through any underwriters' agency or underwriters' company which issued a policy in its own name for another principal, or guaranteeing or managing company unless such principal or guaranteeing or managing company is registered to transact business in Ontario and unless such underwriters' agency or underwriters' company shall have obtained from the superintendent a license to issue contracts of insurance.

(2) Every policy of insurance issued by any such underwriters' agency or underwriters' company must bear the name of the principal, guaranteeing or managing company in a prominent and conspicuous manner, such policy form to be approved by the superintendent.

(3) Every company registered under this Act which carries on any of its business or issues any policy of insurance through an underwriters' agency, company or corporation shall, in addition to the information required to be given, file a return of the business transacted by the said underwriters' agency, company or corporation up to the 31st day of December in each and every year on a form to be prescribed by the superintendent of insurance.

(4) The license year shall commence on the 1st day of May and end on the 30th day of April.

7. Schedule "E" of *The Ontario Insurance Act* is amended by adding thereto the following:—

9. The fee for incorporation of mutual fire insurance companies..... \$25.00

8. Schedule "G" of *The Ontario Insurance Act* is amended by adding thereto the following:—

(h) Certificate of registry original or renewed under section 99c..... \$100.00

9. Section 175 of *The Ontario Insurance Act* is repealed and the following substituted therefor:—

175. Where an infant or a lunatic or a person whose place of abode is unknown is entitled to insurance money or any share or part of it, it shall be the duty of the insurer within thirty days after notice of the death of the insured, in the case of an infant or a person whose place of abode is unknown, to notify the official guardian, and in the case of a lunatic to notify the inspector of prisons and public charities of the facts and if the insurer fails to do so he shall incur a penalty not exceeding \$100, recoverable under *The Ontario Summary Convictions Act*.

10. Section 176 of *The Ontario Insurance Act* is repealed and the following substituted therefor:—

176. (1) A person authorized by the contractor whom the insured by any instrument in writing or by his will expressly authorizes to receive the insurance money or any share or part of it shall be deemed to be a person competent to receive the insurance money or the share or part of it within the meaning of this Act.

(2) If there is no person who is at the time of the maturity of the contract competent to receive the share of an infant or a lunatic or a person whose place of abode is unknown and the insurer admits the claim

SESSIONAL PAPER No. 8

or any part of it, he shall pay such share into the Supreme Court to the credit of such infant, lunatic or person and such payment shall be a sufficient discharge of the insurer for the money paid and the money shall be dealt with as the Court may direct.

(3) An order allowing the payment into court shall not be necessary, but the payment shall be made with the privity of the accountant of the Supreme Court.

(4) In the case of an infant the insurer shall at the time of the payment into court, unless there is on file in the accountant's office proof thereof, file with the accountant an affidavit showing the name and date of birth of the infant.

(5) Notice of the payment into court shall be forthwith given by the insurer to the official guardian.

(6) The insurer may deduct from the insurance money to be paid into court if the amount does not exceed \$1,500, \$5, and if it exceeds \$1,500, \$10, for the cost of making the payment into court.

(7) If the insurer does not within the sixty days after the claim has been admitted either pay the insurance money to some persons competent to receive it or pay it into court, the court or a judge thereof may, upon the application of the infant or his guardian or of the committee of the lunatic or of the official guardian, order the insurance money or any part of it to be paid to the person competent to receive the same or to be paid into court to be dealt with as the court may direct and any such payments shall be a discharge to the insurer.

(8) If the insurer does not comply with the provisions of subsection 2, the costs of the application provided for by subsection 7 shall be borne by the insurer unless the court or judge otherwise directs.

11. Section 178 of *The Ontario Insurance Act* is amended

(a) By striking out all the words in subsection 3 after the word "equally" at the end of the second line.

(b) By inserting the following as subsection 3a:—

(3a) Where it is stated in the contract or declaration that the insurance money or any part of it is for the benefit of the wife of the assured only, or of his wife and children generally, or of his children generally, the word "wife" shall mean the wife living at the maturity of the contract, and the word "children" shall include all the children of the assured living at the maturity of the contract whether by his then or any former wife, and also the children living at the maturity of the contract of any child of the assured who predeceased him, such last mentioned children taking the share their parent would have taken if living and the like construction shall prevail where the insurance is effected by a man while unmarried or a widower for the benefit of his future wife or his future wife and children or of his children.

(c) By striking out subsection 4 and inserting in lieu thereof the following:—

(4) Subject to the next following subsection where it is stated in the contract or declaration that the insurance money or any part of it is for the benefit of the wife only, and she is designated by name, subsection 3a shall apply but such insurance money or part of it shall be for the benefit of the wife living at the maturity of the contract and the children of the assured in the same way as if the contract or declaration had provided that it should be for the benefit of the wife and children generally.

3.—QUEBEC LEGISLATION.

Statutes of 1914, Chapter 54.

An Act to amend the Quebec Insurance Act.

Assented to 19th February, 1914.

His Majesty, with the advice and consent of the Legislative Council and of the Legislative Assembly of Quebec, enacts as follows:—

1. Article 6870 of the Revised Statutes, 1909, is amended by adding thereto the following paragraph:—

“A mutual insurance company so established by the consent of a rural municipality shall, like other companies, be subject to the formalities of a license and of registration.”

2. Article 6875 of the said statutes is replaced by the following:—

“6875. From the time the word “insured” is entered as aforesaid the building shall be insured under the provisions of this subsection, until the council or the proprietor discontinues the insurance as provided by the by-laws of the company in force at the time such insurance was effected.”

3. Article 6894 of the said statutes is amended by inserting after the word “sub-section” in the first line thereof, the words “except where otherwise provided or unless the context otherwise requires.”

4. Article 6896 of the said statutes is amended:—

(a) By adding after paragraph 2 thereof, the following:—

“2a. If the association propose to issue policies or certificates of insurance promising the payment of stated benefits at stated rates, a table showing the amount of such rates must accompany the declaration. The rates, in the case of death benefits, shall be at least equal to those mentioned in schedule B of this section, and in the case of disability benefits shall be subject to the approval of the Provincial Treasurer upon the report of the inspector of mutual benefit associations.”

(b) By replacing paragraph 3 thereof by the following:—

“3. On the report of the inspector, if the Provincial Treasurer deem it advisable to require one, the Lieutenant Governor in Council may, on petition, grant the authorization applied for, provided such petition be accompanied by the declaration— and in the case of a mutual benefit association, by the table of rates, a copy of the constitution, by-laws and proposed forms of certificates, of applications for admission and circulars which the association intends to issue, and provided the petition prays, in every case, for authorization to the signers of the declaration and those they may associate with them, or who may succeed them, to form a mutual benefit association or a charitable association as the case may be.”

5. Article 6923 of the said statutes is amended:—

(a) By replacing the words “(such risks being other than mercantile and extra-hazardous)” in the second and third lines of paragraph 1, by the words “(such risks being other than mercantile or on buildings used for mercantile or manufacturing purposes, or extra-hazardous)”.

(b) By replacing the words “or in any other manner in accordance with the provisions of article 9810 of the Civil Code” in lines 13 and 14 of paragraph 1, by the words “or in public securities of the United Kingdom or of the United States of America, or in municipal stock or debentures,

SESSIONAL PAPER No. 8

or in the bonds or debentures of any school corporation in any city or town of this Province."

6. Article 7009 of the said statutes is amended by adding the following paragraph:—

"The rate to be charged by way of the said deposit note for insuring first class isolated non-hazardous property, by any such company that may be incorporated after the 19th February, 1914, shall not be less than one per cent per annum, and the minimum rate of insurance upon other property shall be increased relatively with the increased risk, according to the nature of such property; but a rate less than one per cent of the amount insured per annum may be charged when and so long as the total amount at risk shall exceed two million dollars, and the total assets of the company do not fall below two and one half per cent of the total amount at risk under five year contracts, or a proportionate percentage under contracts for a shorter period; or so long as the company shall keep on deposit with the Provincial Treasurer the full amount prescribed by this section."

7. Article 7034 of the said statutes is amended by inserting after the word "contrôle" in line 4 of paragraph 3 of the French version, the words "ou dont il a connaissance".

8. This Act shall come into force on the day of its sanction.

4—MANITOBA LEGISLATION.

Statutes of 1913-14.

An Act to amend "The Manitoba Insurance Act."

[Assented to February 20th, 1914.]

His Majesty, by and with the advice and consent of the Legislative Assembly of Manitoba, enacts as follows:—

1. "The Manitoba Insurance Act," being chapter 98 of Revised Statutes of Manitoba, 1913, is hereby amended by adding the following heading and sections immediately after section 19 thereof:—

UNDERWRITERS' AGENCIES.

(19a) No company registered or licensed under this Act shall carry on any of its business or issue any policies of insurance through any underwriters' agency, company or corporation, or guarantee any policy of any underwriters' agency, company or corporation, without first obtaining a permit from the superintendent of insurance, and paying the required fees, authorizing it to do so.

(19b) No company registered or licensed under this act shall issue or cause to be issued to any underwriters' agency, company or corporation any policy other than one bearing only the incorporated name of the registered or licensed company, which policy shall be in the form in general use by the registered or licensed company in the Province of Manitoba.

(19c) Whenever a company registered or licensed under this Act applies for a permit, in accordance with this Act, the company shall file with the superintendent of insurance a power of attorney to and appointment of a chief or resident agent in Manitoba for such underwriters' agency, company or corporation.

4 GEORGE V., A. 1914

(19d) Whenever a company which is registered or licensed under this Act carries on any of its business through or by an underwriters' agency, company or corporation, it shall pay to the Provincial Treasurer of Manitoba, for the aforesaid permit, an annual fee of one hundred dollars, which annual fee shall fall due and be payable on the first day of January in each year.

(19e) Any company registered or licensed under this Act, which carries on any of its business or issues any policies of insurance through an underwriters' agency, company or corporation under permit, shall, in addition to the information required to be given in the annual statement rendered by the said company, file therewith a return of the business done by the said underwriters' agency, company or corporation in the form prescribed by the Provincial Treasurer of Manitoba.

2. Section 2 of said Act is hereby amended by adding thereto the following paragraph:—

(u) "Underwriters' agency, company or corporation" means any individual partnership, company or association which issues policies of insurance for a principal or guaranteeing or managing insurance company.

3. Wherever the expressions "inspector of insurance" and "inspector" are used in said Act they shall be replaced by the respective expressions "superintendent of insurance" and "superintendent."

4. This Act shall come into force on the day it is assented to.

Statutes of 1913-14.

An Act respecting inter-Municipal Hail Insurance.

[Assented to February 20, 1914.]

This Act is of local application, and refers only to such rural municipalities in the Province as shall pass a by-law such as provided for in the Act after such by-law has been submitted to a vote of the owners and tenants of lands liable to be taxed thereunder.

Statutes of 1913-14.

An Act to amend the Corporation Taxation Act.

[Assented to February 20, 1914.]

His Majesty by and with the advice and consent of the Legislative Assembly of Manitoba, enacts as follows:—

* * * * *

2. Sub-paragraph (i) of paragraph (d) of section 3 of said Act is hereby repealed and the following substituted therefor:—

(i) in the case of an insurance company which lends or invests money on the security of policies upon the lives of persons who are resident within the province of Manitoba, and has money so loaned or invested, or has money loaned and invested in mortgages, stocks, bonds or any other securities within the province, and has so invested

SESSIONAL PAPER No. 8

in the province more than twenty-five thousand dollars, such company shall, in addition to the one per cent, of gross premiums, pay a tax of one quarter of one per cent. on the gross income of the company received during the year from the total of such investments.

3. This Act shall come into force on the day it is assented to.

Statutes of 1913-14.*An Act to incorporate the Standard Fire Insurance Company.*

[Assented to February 20, 1914.]

This company is authorized to effect insurance against losses by fire, lightning, windstorms, cyclones or tornadoes.

The authorized capital is \$500,000, which may be increased to one million dollars. The Company cannot commence business until at least \$200,000 of the said capital stock shall have been subscribed and \$25,000 paid thereon out of which no costs or charges of any kind shall be paid.

The head office of the Company is to be at the city of Winnipeg.

5. SASKATCHEWAN LEGISLATION.

Statutes of 1913, chapter 37.

An Act relating to Insurance.

[Assented to December 19, 1913.]

His Majesty, by and with the advice and consent of the Legislative Assembly of Saskatchewan, enacts as follows:—

SHORT TITLE.

1. This act may be cited as "*The Saskatchewan Insurance Act.*"

INTERPRETATION.

2. In this Act unless the context otherwise requires the expression:

(a) "Province" and "Legislature" mean respectively the Province and the Legislature of Saskatchewan;

(b) "Minister" means the member of the Executive Council to whom for the time being is assigned the administration of this Act;

(c) "Superintendent" means the superintendent of insurance;

(d) "Company" means and includes any corporation, or any society or association, incorporated or unincorporated, or any partnership or any underwriters or group of underwriters that undertakes or effects or agrees or offers for valuable consideration so to undertake or effect in the province any contract of insurance within the meaning of this Act;

(e) "Provincial company" means a company incorporated by or under any Act of the Legislature;

(f) "Foreign company" means a company incorporated or legally constituted, otherwise than by or under any Act of the Legislature;

(g) "Contract of insurance" shall mean and include any policy, certificate, interim receipt, or renewal receipt, or writing evidencing the contract, or any contract or agreement sealed, written or oral, the subject matter of which is insurance;

(h) "Offer to undertake any contract" includes the setting up of a sign or inscription containing the name of the company and the distribution or publication of any proposal, circular, card, advertisement, printed form or like document in the name of the company or any written or oral solicitation in the company's behalf;

(i) "Written" as applied to any instrument includes written or printed or partly written and partly printed;

(j) "Mutual insurance" means insurance given in consideration of a premium note or undertaking with or without an immediate cash payment thereon;

(k) "Mutual company" means a company empowered solely to transact mutual insurance;

(l) "Cash mutual company" means a company organized to transact mutual insurance but empowered to undertake contracts of insurance on both the cash plan or the premium note or mutual plan;

(m) "Court" means the supreme court of Saskatchewan or any judge thereof;

(n) "Person" shall include any partnership or incorporated body of individuals;

(o) "Dominion license" means any license granted under and pursuant to the provisions of the Act of the Parliament of Canada known as "*The Insurance Act, 1910*";

(p) "Guarantee insurance" means the guaranteeing of the fidelity of persons in positions of trust;

(q) "Accident insurance" means insurance against bodily injury and death by accident, including the liability of employers for injuries to persons in their employment;

(r) "Plate glass insurance" means insurance against the breaking of plate or other glass, either local or in transit;

(s) "Steam boiler insurance" means insurance against loss or damage to life, person or property caused by the explosion of steam boilers;

(t) "Inland transportation insurance" means insurance against loss or damage to goods, wares, merchandise or property of any kind, including matter transmitted by mail, in transit otherwise than by water, from place to place in Canada;

(u) "Sickness insurance" means insurance against loss or illness not ending in death or disability not arising from accident or old age;

(v) "Automobile insurance" means insurance against accidental injury or death to the driver of an automobile, including insurance against loss or damage from accident to or injury suffered by an employee or other person caused by an automobile for which the owner is liable; and insurance against loss or damage to property from an accident caused by an automobile except by fire, and insurance against loss or damage to an automobile by accident, burglary or theft;

(w) "Investment insurance" means insurance against loss of either principal or interest, or both, of moneys lent, invested or secured on mortgages or debentures, and loss of deposits and loans of every kind to any person or persons, or corporation at home or abroad, and includes insurance against loss of rentals by any cause except fire;

(x) "Inland marine insurance" means marine insurance in respect of subjects of insurance at risk in Canada above the harbour of Montreal;

(y) "Society" or "friendly society" shall include any corporation, society, association, or fraternity, benevolent, mutual, provident, industrial, or co-opera-

SESSIONAL PAPER No. 8

tive, or the like, which, not being a corporation or required by law to be licensed for the transaction of insurance, undertakes or effects for valuable consideration or agrees or offers so to undertake or effect with any person in Saskatchewan any contract of insurance.

SUPERINTENDENT OF INSURANCE.

3. The Lieutenant Governor in Council may appoint an officer to be called "The Superintendent of Insurance" who shall have such powers, rights and privileges of administration as may be required under the provisions hereof; and such officer shall be paid such salary as may be determined from time to time by the Lieutenant Governor in Council.

(2) The superintendent shall act under the instructions of the minister and shall examine and report to the minister from time to time upon all matters connected with insurance as carried on by the several companies licensed to do business in Saskatchewan or required by this Act to make return of its affairs.

(3) The superintendent shall keep a record of the several documents required to be filed by each company under this Act, and shall:

(a) Enter in a book under the heading of such company the securities deposited on its account with the minister, naming in detail the several securities, their par value, their date of maturity, and value at which they are received as deposit, and such book shall be left open to public inspection;

(b) In each case before the issue of any new license or the renewal of any license, make a report to the minister that the requirements of the law have been complied with, and that from the statement of the affairs of the company it is in a condition to meet its liabilities;

(c) Keep a record of the licenses as they are issued;

(d) Visit personally or cause a duly qualified member of his staff to visit the head office or chief agency of each company in Saskatchewan at least once in every year and examine carefully the statements of the condition and affairs of each company as required under this Act and report thereon to the minister as to all matters requiring his attention and decision;

(e) Prepare for the minister from the said statements an annual report on or before the first day of March in each year showing the full particulars of each company's business, together with an analysis thereof giving items classified from the statements given by each company and such report may be published forthwith after the completion thereof.

4. If the superintendent after a careful examination into the condition and affairs and business of any company licensed to transact business in Saskatchewan from the annual or other statements furnished by such company to the minister or for any other cause deems it necessary and expedient to make a further examination into the affairs of such company and so reports to the minister, the minister may in his discretion instruct the superintendent to visit the head office or chief agency of such company to thoroughly inspect and examine into all its affairs and to make all such further inquiries as are necessary to ascertain its condition and ability to meet its engagements and whether it has complied with all the provisions of this Act applicable to its transactions.

(2) The officers or agents of such company shall cause their books to be opened for the inspection of the superintendent and shall otherwise facilitate such examination so far as it is in their power.

(3) For the purpose of such inquiry the superintendent or the person delegated by him to conduct such inquiry may examine under oath the officers or agents of such company relative to its business.

(4) In order to facilitate the inspection of an insurance company's books and papers, the company may be required by the superintendent with the approval of the minister to produce the said books and papers at the head or chief office of the insurance company in Saskatchewan or at such other convenient place as the superintendent may direct; the officer or officers of the company who have custody of the books shall be entitled to be paid by the company for the actual expenses of such attendance.

5. A report of all companies so visited by the superintendent shall be entered in a book kept for that purpose, with notes and memoranda showing the condition of each company after such investigation.

(2) A special report shall be communicated in writing to the minister stating the superintendent's opinion as to the standing and financial position of every company so visited and all other matters desirable to be made known to the minister which shall not be open to public inspection.

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7. If it appears to the superintendent that the assets of any company are insufficient to justify its continuance in business or that it is unsafe for the public to effect insurance with it he shall make a special report on the affairs of such company to the minister.

(2) If the minister after full consideration of the report and after a reasonable time has been given to the company to be heard by him and upon such further inquiry and investigation as he sees proper to make, report to the Lieutenant Governor in Council that he agrees with the superintendent in the opinion so expressed in his report; the Lieutenant Governor in Council may if he also agrees in such opinion suspend or cancel the license of such company and prohibit the company from doing any further business; and thereafter it shall be unlawful for the company to do any further business in Saskatchewan until the suspension or prohibition is removed by the Lieutenant Governor in Council.

(3) Notice of the suspension or cancellation of any license and prohibition from doing any further business shall be published in *The Saskatchewan Gazette*; and thereafter any person transacting any business on behalf of the company except for winding up its affairs shall be deemed for each offence to be liable to the penalty provided by this Act.

(4) The suspension or cancellation or nonrenewal of the license of any company under an Act of the Parliament of Canada known as "*The Insurance Act, 1910*" shall *ipso facto* in the respective cases operate as a suspension or cancellation under this Act without notice from the minister:

Provided however that if the company's license shall be revived under the said Act the minister shall on proof of such revival and payment of the proper fees grant such company a new license.

(5) Such company shall during such suspension or cancellation be held to be unlicensed and unauthorized to do further business; the minister may, however, issue such modified or conditional license as may be necessary for the protection of policyholders.

8. The minister may from time to time instruct the superintendent to visit the head office of any company licensed under this Act and incorporated or legally formed elsewhere than in Saskatchewan and to examine into the general condition and affairs of such company.

(2) If such company declines to permit such examination or refuses to give any information desired for such purpose in its possession or control its license may be withdrawn by the minister.

(3) Wherever the affairs of any insurance company doing business in Saskatchewan appear to require the same the superintendent with the approval of the Lieutenant Governor in Council may at the expense of the company have

SESSIONAL PAPER No. 8

abstracts prepared of its books and vouchers and the valuation made of the assets and liabilities; and the certificate of the superintendent approved of by the minister shall be conclusive as to the expenses to be paid by the company in respect thereof.

* * * * *

12. No company shall undertake or solicit or agree or offer to undertake any contract within the intent of section 2 of this Act whether the contract be original or renewed, except the renewal from time to time of life assurance policies or accept or agree or negotiate for any premium or other consideration for the contract, or prosecute or maintain any action or proceedings in respect of the contract except such actions or proceedings as arise in winding up the affairs of the company without in each such case having first obtained from the superintendent and holding a license under the provisions of this Act.

13. No such license shall be granted:

(a) To a company undertaking fire or fire and inland marine, or fire and accident, or life, or life and accident, or guarantee or suretyship insurance, or hail insurance, unless the amount of its authorized capital stock shall be at least \$500,000 and unless the company shall furnish to the superintendent satisfactory evidence that of the said capital stock at least \$200,000 has been *bona fide* subscribed for and taken up and that at least \$25,000 of the said subscribed stock has been paid up;

(b) To a company undertaking accident, or sickness, or sickness and accident or live stock insurance, with or without insurance on vehicles unless the amount of its authorized capital stock shall be at least \$200,000 of which \$100,000 at least shall be shown to have been *bona fide* subscribed for and taken up and at least \$10,000 paid up;

(c) To a company (not being one of those referred to in subsection (d) hereof) undertaking only inland marine insurance, or inland transportation insurance, or insurance against any loss of or damage to property by accidental causes including explosions, or by reason of larceny, house-breaking or burglary, or any two of the said kinds of insurance unless the amount of its authorized capital stock shall be at least \$100,000, of which at least \$50,000 shall be shown to have been *bona fide* subscribed for and taken up and at least \$10,000 paid up;

(d) To a company undertaking bicycle or vehicle insurance, or plate glass insurance, or both, unless the amount of its authorized capital stock shall be at least \$25,000, of which \$12,000 at least shall be shown to have been *bona fide* subscribed for and taken up and at least \$3,000 paid up.

(2) This section shall not apply to any company now incorporated by the Legislature, registered or licensed until after two years from the coming into force of this Act.

14. A license under this Act may be granted to a company other than the company incorporated under the authority of the Parliament of Canada to carry on the business of:

(a) Life insurance in all its branches; or

(b) Fire, storm, cyclone, tornado, inland marine, inland transportation and sprinkler leakage insurance; or

(c) Hail insurance; or

(d) Plate glass, live stock, explosion, steam boiler, burglary, theft, automobile, and vehicle, employer's liability, guarantee, accident and sickness insurance; or

(e) Mortgage, investment and title insurance, or any kind or kinds of insurance not included in any of the foregoing groups.

15. A company licensed to carry on the kind or kinds of business in any one of the groups mentioned in section 14 of this Act with the exception of group (a)

may take out one, two or three licenses, as the case may be, to carry on the kind or kinds of business in one, two or three of the remaining groups excepting group (a) upon paying an additional license fee for each such additional license according to the scale fixed by section 85 of this Act, and may combine any of the kinds of business for the carrying on of which it has received a license or licenses; no such company shall carry on any such business in this province without being specially licensed to do so under this section.

DOCUMENTS TO BE FILED BY FOREIGN COMPANIES.

16. Before the issue of a license to a foreign company such company shall file in the office of the superintendent the documents provided for in the next following paragraphs, that is to say;

- (a) A certificate of registration under *The Foreign Companies Act*;
- (b) A certified copy of the Act of incorporation or other instrument of association of the company, which shall include its charter and regulations verified in manner satisfactory to the superintendent;
- (c) An affidavit or statutory declaration that the company is still in existence and legally authorized to transact business under its charter;
- (d) A certified copy of the last balance sheet and auditor's report thereon;
- (e) Notice of the place where the head office of the company without Saskatchewan is situate;
- (f) Notice of the place where the head office of the company in Saskatchewan is to be situate;
- (g) The amount of the capital of the company and the number of shares into which it is divided, the number of shares subscribed and the amount paid up thereon;

(h) In the case of companies not licensed under an Act of the Parliament of Canada known as *The Insurance Act* a statement in such form as may be required by the superintendent of the condition and affairs of the company on the thirty-first day of December then next preceding or up to the usual balancing day of the company or as the superintendent shall require;

(i) A power of attorney containing the matters hereinafter mentioned from the company to the superintendent under the seal, if any, of the company and signed by the president and secretary or other proper officer thereof in the presence of a witness who shall make oath or affirmation as to the due execution thereof; and the official positions in the company held by the officers signing such power of attorney shall be sworn to or affirmed by some person cognizant of the facts necessary in that behalf; provided that whenever the company has by such power of attorney under the seal of the company appointed a general agent for Canada and has thereby authorized such general agent to appoint chief officers or agents of the company in the various provinces of Canada, then after filing with the minister a copy of said first mentioned document duly certified by notary public to be a true copy thereof, powers of attorney executed by the said general agent for Canada under his seal in the presence of a witness who has by oath or affirmation duly verified the execution thereof shall be deemed sufficiently executed by the company for all the purposes of this Act.

17. Such power of attorney shall declare at what place in the province the chief agency or head office is or is to be established and shall expressly authorize the said superintendent of insurance to receive at his office in the government buildings service of process in all actions, suits and proceedings against the company in the province in respect of any liabilities incurred by the company therein and shall declare that service of process for or in respect of such liabilities on the said superintendent of insurance at his said office shall be legal and binding on the company to all intents and purposes whatsoever.

SESSIONAL PAPER No. 8

18. No foreign insurance company now doing business in this province or hereafter admitted to do business directly or indirectly and not having its head office within this province or incorporated under the laws of this province shall issue policies, take risks or transact any business in this province until it shall have first appointed in writing the superintendent of insurance (or his successor in office) to be the true and lawful attorney for such company for this province and upon whom all lawful processes in any action or proceeding against the company may be served.

19. The said power of attorney shall stipulate and agree upon the part of the company that any lawful process in any action against the company which is served upon the said attorney shall be of the same legal force and validity as if served upon the company and that such authority shall continue in force so long as any liabilities remain outstanding against the company in the province; duplicates of said power of attorney, duly filed as aforesaid, shall be filed by the company in the office of the registrar of the supreme court of Saskatchewan.

20. Whenever any legal process is served upon the superintendent of insurance as attorney for a foreign company under the provisions of this Act he shall forthwith notify the company of such service by letter containing a copy of such process, prepaid and directed to its secretary or, in the case of a foreign company, to its resident manager, if any, in Canada or to such other person as may have been previously designated by the company by written notice filed in the office of the superintendent of insurance as the person to whom the same should be sent; the superintendent of insurance shall keep a record of all such proceedings and said record shall show the day and hour of the service of process on the superintendent of insurance; for his services in this behalf the said superintendent shall be entitled to receive from each company an annual fee of five dollars.

21. There shall be no judgment for default of appearance or defence or action taken as a consequence of such service unless and until an affidavit is filed in the court, out of which or by which such process is issued showing that said attorney has duly notified the company affected by such process of the service upon him of such process.

22. Whenever a company licensed under this Act changes its chief agent, attorney, head office or chief agency in Saskatchewan the company shall file a power of attorney as hereinbefore mentioned, specifying the change and containing a similar declaration as to service of process as hereinbefore mentioned.

23. Duplicates of such power of attorney duly verified as aforesaid shall be filed by the company at Regina in the office of the registrar of the supreme court of Saskatchewan.

24. Every company licensed under this Act to do fire insurance business in Saskatchewan shall cause to be printed, stamped or written in plain letters across the face of every policy, interim receipt or other insuring document covering fire loss issued by or on behalf of such company on property of any kind (either real or personal) in Saskatchewan or which on the face of such policy, interim receipt or other insuring document is stated to be in Saskatchewan, the words: "*Licensed under The Saskatchewan Insurance Act.*"

FORM OF LICENSES.

25. The license shall be in such form as may be from time to time determined by the superintendent and it shall specify the business to be carried on by the company and shall expire on the thirty-first day of December in each year, but shall be renewable from year to year.

ISSUE OF LICENSES.

26. So soon as a company applying for a license has deposited with the superintendent the security hereinafter mentioned and has otherwise conformed to the requirements of this Act the superintendent may issue the license.

DOMINION LICENSES.

27. Insurance licensees of the Dominion of Canada shall upon due application and upon proof of such Dominion license subsisting and upon otherwise conforming to the provisions of this Act applicable to Dominion licensees be entitled to a license under this Act.

NOTICE OF LICENSE PUBLISHED.

28. Every company on first obtaining such license shall forthwith give notice thereof in two successive issues of *The Saskatchewan Gazette* and shall give the like notice when the company ceases to carry on business in Saskatchewan.

YEARLY PUBLICATION BY SUPERINTENDENT OF LICENSED COMPANIES.

29. The Superintendent shall cause to be published yearly in *The Saskatchewan Gazette* a list of companies licensed under this Act with the amount of the deposit, if any, made by each company; and upon a new company being licensed or upon the license of a company being withdrawn he shall publish a notice thereof in two successive issues of *The Saskatchewan Gazette*.

* * * * *

SERVICE OF PROCESS.

58. After such certified copies and power of attorney are filed as aforesaid, any process in any action, suit or proceeding against the company, in respect of any liabilities incurred in the province, may be served upon its attorney appointed pursuant to section 16 of this Act and such service shall be deemed to be service on the company.

Provided however that nothing herein contained shall render invalid service in any other mode in which the company may be lawfully served.

PLACE OF PAYMENT OF LIFE POLICY.

59. The moneys payable under any policy of life insurance already issued or that may hereafter be issued by a company that has already obtained or may hereafter obtain a license under the provisions of this Act or any Act for which this Act is substituted shall in all cases be payable in this province when the assured resides therein, notwithstanding anything contained in any such policy or the fact that the head office of the company is not within this province.

* * * * *

ANNUAL STATEMENT.

63. It shall be the duty of the president, vice-president, managing director, secretary or manager of the company and the treasurer when the secretary is not also the treasurer of the company to furnish annually within sixty days after the first day of January a statement of the conditions and affairs of the company on

SESSIONAL PAPER No. 8

the thirty-first day of December next preceding exhibiting the assets, liabilities, receipts and expenditure in such form and with such items and details as shall be required by the superintendent and to cause such statement to be deposited in the office of the superintendent; such statement to be verified in such manner as may be prescribed by the superintendent.

(2) The superintendent may from time to time make such changes in the form of the statements as seem to him best adapted to elicit from the companies a true exhibit of their condition in respect to the several points enumerated in the preceding section.

(3) Every company shall when required by the superintendent make prompt and explicit answer in reply to any inquiries in relation to its transactions.

* * * * *

PENALTIES.

71. Any person or company contravening or committing any breach of this Act or any rules or regulations made thereunder or refusing, omitting or neglecting to fulfil, observe, carry out or perform any duty or obligation by this Act created, prescribed or imposed shall be liable upon summary conviction before a justice of the peace to a penalty not exceeding \$200 for each such offence unless otherwise provided.

(2) Any director, officer, agent, employee or other person representing or purporting to represent any company who in contravention of section 12 of this Act undertakes or effects or agrees or offers to undertake or effect or solicit any contract or collect any premium on behalf of any company without the company being licensed under this Act or if such license has been suspended or cancelled without revival thereof shall be liable upon summary conviction before a justice of the peace to a penalty of \$200 for every such contravention of this Act.

(3) In any prosecution under this Act, whenever it appears that the defendant or accused has done any act or has been guilty of any act or omission in respect of which were he not duly licensed he would be liable to some penalty under this Act or the regulations made hereunder, it shall be incumbent upon the defendant or accused to prove that he or it is duly licensed.

(4) Any violation of section 63 of this Act shall subject the company violating the same to a penalty of \$200 for every violation and to an additional sum of \$100 for every month during which the company neglects to file such affidavit, statutory declarations and statements as are therein required; if such penalties are not paid the Lieutenant Governor in Council may order such company's license to be suspended or cancelled as may be deemed expedient.

(5) Any company or any officer or agent of any company causing any policy, interim receipt or other insuring document against fire loss to be printed, published or issued falsely bearing the words "*Licensed under The Saskatchewan Insurance Act,*" or "*Licensed under The Saskatchewan Fire Insurance Act,*" as the case may be, or to like effect shall be liable to a penalty of \$200 for each such offence.

(6) Any penalty imposed by this Act when recovered shall belong to the Province.

RESIDENT AGENT.

72. No fire insurance company not incorporated under the laws of this province, licensed under this Act, shall make, write, place or cause to be made, written or placed, any policy, duplicate policy or contract of insurance upon property, real or personal, situate in Saskatchewan or described in any policy, duplicate policy or contract of insurance as situate in Saskatchewan except

after the said risk has been approved by an agent who is resident of this province and holding a certificate of authority from the superintendent and who shall sign or countersign all policies so issued and make a record of the same on books provided for that purpose and receive the commission (or any part thereof) when the premium stipulated in such policy, duplicate policy or contract of insurance is paid.

Nothing herein shall be construed to prevent any such insurance company licensed under this Act, from issuing policies at its principal or branch office covering property situate in this province provided that such policies are issued either upon applications procured and submitted to such company by resident authorized agents or else after being signed or countersigned by a resident authorized agent.

(2) No provision of this section is intended to or shall apply to direct insurance covering the rolling stock of railroad corporations or property in transit which is in the possession and custody of railroad corporations or other common carriers nor to movable property of such common carrier used or employed by them in their business as common carriers.

(3) No resident agent holding a certificate of authority shall sign any blank policy of insurance.

(4) Any fire insurance company which issues a policy save as hereinbefore mentioned in this section shall be liable to a penalty of not less than one hundred dollars and not more than three hundred dollars for each policy so issued; and failing payment of the said penalty upon request of the minister, its license shall be cancelled.

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UNDERWRITERS' AGENCIES.

76. No policy of insurance covering loss by fire on property situated in the province shall be issued through any underwriters' agency or underwriters' company which issues policies in its own name for another principal or guaranteeing or managing company unless such principal or guaranteeing or managing company is licensed to transact business in this province and unless such underwriters' agency or underwriters shall have obtained from the superintendent a license to issue contracts of insurance.

Policies of insurance issued by any such underwriters' agency or underwriters must bear the name of the principal guaranteeing or managing company in a prominent and conspicuous manner, such policy form to be approved by the superintendent.

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79. Nothing in this Act shall prevent a licensed company which has lawfully effected a contract of insurance upon property in Saskatchewan from reinsuring the risk or any portion thereof with any insurer transacting business out of Saskatchewan and not registered under this Act.

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FEES.

85. Each company shall pay to the superintendent the following fees:—

(a) For recording and filing in the office of the superintendent the documents required by section 16 of this Act, \$5.00;

(b) For initial license to do business or renewal thereof:

(1) Life insurance (group a).....\$200

SESSIONAL PAPER No. 8

(2) Fire insurance (group b)—	
In case of provincial company.....	100
In case of foreign company.....	200
In case of underwriters' agencies.....	100
(3) Hail insurance (group c).....	100
(4) Transaction of insurance under (group d).....	100
(5) Transaction of insurance under (group e).....	50
(c) For supplementary or additional license under section 15.....	50
(d) Mutual Fire Companies:—	
In case of provincial companies.....	25
In case of foreign companies.....	50
(e) Friendly Societies:—	
Transacting life insurance including sickness and funeral benefit:—	
When head office is in Canada.....	100
When head office is outside of Canada.....	200
If transacting only sickness and funeral benefits insurance:—	
When head office is in Canada.....	25
When head office is outside of Canada.....	50
(f) Certificate of authority:—	
In case of fire insurance:—	
In cities.....	20
In towns.....	5
In villages.....	3
In case of other classes of insurance.....	2

The holding of a certificate for underwriting fire insurance shall *ipso facto* include all other classes.

86. In the case of licenses taken out at a time in the calendar year later than first of July, abatement in the fees payable may be made to the companies, in such proportions, and according to such regulations as may be decided upon by the Lieutenant Governor in Council. This shall not apply to companies applying for license to underwrite hail insurance.

RULES AND REGULATIONS.

87. For the purpose of carrying out the provisions of this Act according to their true intent and supplying any deficiency therein the Lieutenant Governor in Council may make rules and regulations not inconsistent with the spirit of this Act which shall have the same force and effect as if incorporated herein.

88. The Saskatchewan Fire Insurance Act being Chapter 22 of The Statutes of 1912, is hereby repealed.

Chapter 60 of the Statutes of 1913, entitled an Act to Amend the Hail Insurance Act, 1912, assented to December 19, 1913, makes several important amendments in said Hail Insurance Act, for particulars of which reference should be had to the original Act.

Statutes of 1913, Chapter 86.—*An Act to amend an Act to incorporate the National Fire Assurance Company* (assented to December 19, 1913).

This Company was incorporated by chapter 52 of the Statutes of 1908.

The amending Act gives the Company power to insure against loss or damage to crops, buildings or chattels by reason of hail, rain or wind, or against loss or damage to live stock by death, sickness, disease or accident. The Company is also given power to acquire stock in any similar Company, and to change its name.

6.—BRITISH COLUMBIA LEGISLATION.

Statutes of 1914.

An Act to amend the "Insurance Act" (assented to 11th March, 1914).

His Majesty, by and with the advice and consent of the Legislative Assembly of the Province of British Columbia, enacts as follows:—

1. This Act may be cited as the "Insurance Act Amendment Act, 1914."

2. Section 2 of the "Insurance Act," being chapter 33 of the statutes of 1913, is hereby amended by striking out the definition of "contract of insurance," and substituting the following therefor:—

" 'Contract of insurance' means and includes any policy, certificate, interim receipt, or renewal receipt, or writing evidencing the contract, or any agreement, sealed, written or oral, the subject-matter of which is indemnity, guarantee, suretyship, insurance, endowment, tontine, or annuity on life, or any like contract the benefit under which accrues payable on or after the occurrence of some contingent event, except a contract the subject-matter of which relates only to fire insurance."

3. Subsection (c) of section 3 of said chapter 33 is hereby repealed, and the following is substituted therefor:—

"(c) To insurers transacting marine insurance only and not being incorporated companies."

4. Said chapter 33 is hereby further amended by adding thereto the following as section 8a:—

"8a. Any extra-provincial company licensed under this Act may, if authorized so to do by its charter and regulations, acquire and hold lands in the province for office purposes, and may lease or sell and absolutely dispose of the same, and may lend money on the security of mortgages upon real estate, and shall have full power to dispose of the same, or, in the event of default of payments due under or of failure to comply with any of the covenants or provisos contained in any such mortgage, to exercise all powers both at law and in equity or under any of the provisions of the said mortgages in order to realize upon the same. The provisions of this section shall be construed as having been in force from the first day of October, 1913, but not so as to affect pending litigation or any rights that may have arisen prior to the passing of the 'Insurance Act Amendment Act 1914'."

5. Section 17 of said chapter 33 is hereby repealed, and the following is substituted therefor:—

"17. (1) Every company, other than a company holding a Dominion license and a company transacting marine insurance only, applying for a license under this Act shall, before the issue or renewal of the license, lodge with the Minister the prescribed deposit, which shall be made in cash or in any stock, debentures, or other securities approved by the Lieutenant-Governor in Council.

"(2) The initial deposit to be made by any company liable to make deposit before the issue of license shall be the sum prescribed by subsection (3).

SESSIONAL PAPER No. 8

"(3) If on the next preceding thirty-first day of December the company's total contingent liability or amount at risk does not exceed one million five hundred thousand dollars,

"(a) Every company which undertakes life insurance or life and accident insurance and every company which undertakes guarantee insurance shall keep on deposit twenty-five thousand dollars:

"(b) Every company which undertakes accident insurance or accident and sickness insurance shall keep on deposit twenty thousand dollars:

"(c) Every company which undertakes insurance against the breakage of plate or other glass, either local or in transit, shall keep on deposit five thousand dollars:

"(d) Every company which undertakes insurance other than that mentioned in the preceding subsections against loss or damage to property from any accidental cause, including boiler and other explosion, or by reason of theft, housebreaking, or burglary, shall keep on deposit ten thousand dollars:

"(e) Every company which undertakes any insurance business within the meaning of this Act shall, if no deposit has been hereinbefore prescribed for such business, keep on deposit such sum as may be prescribed by the Lieutenant-Governor in Council."

6. Section 18 of said chapter 33 is hereby repealed, and the following is substituted therefor:—

"18. If from the annual statements or the examination of the affairs and condition of a company it appears in the case of a life insurance company that its policy reserves, and in the case of any other company that its unearned premiums in both cases in respect to risks outstanding in British Columbia, together with any other liabilities in British Columbia exceed its assets in British Columbia (including the deposit in the hands of the Minister), the company shall forthwith make good the deficiency; and on failure to so do, its license may be suspended or cancelled, and in case of cancellation, if a provincial corporation, its corporate powers, except for the purpose of winding up its affairs, shall thereupon cease and determine."

7. Section 19 of said chapter 33 is hereby repealed, and the following is substituted therefor:—

"19. Where any company applies for a license under this Act to transact in combination with fire insurance some class or classes of insurance business permitted in combination with fire insurance, then its deposit shall be as provided in the 'British Columbia Fire Insurance Act'; and such deposit and all additions made thereto under the said Act or this Act shall be held as a general deposit for the purposes of the said Act and this Act, and shall be held, governed, dealt with, disposed of, and administered as one fund for the purposes of and under the provisions of both said Acts:

"Provided that this section shall not apply to the deposit of any company which has, under the provisions of the 'British Columbia Fire Insurance Act' lodged the bond of a guarantee company in lieu of the deposit required by said Act."

8. Companies now transacting the business of marine insurance under license under the "Companies Act," and also now transacting other branches of insurance business under license under the "British Columbia Fire Insurance Act" or the "Insurance Act," shall be entitled to initial license to transact marine insurance under the "Insurance Act" without paying any fees provided for in clauses (a), (b) and (c) of section 47 of the "Insurance Act."

Statutes of 1914

An Act to amend the "British Columbia Fire Insurance Act."

(Assented to 11th March, 1914.)

His Majesty, by and with the advice and consent of the Legislative Assembly of the Province of British Columbia, enacts as follows:—

1. This Act may be cited as the "British Columbia Fire Insurance Act Amendment Act, 1914."

2. Section 2 of the "British Columbia Fire Insurance Act," being chapter 113 of the "Revised Statutes of British Columbia, 1911," is hereby amended by adding thereto the following:—

"Extra-provineial company' means any company other than a company incorporated under the laws of this province or the former colonies of British Columbia and Vancouver Island."

3. Subsection (g) of section 10 of said chapter 113 is hereby repealed, and the following is substituted therefor:—

"(g) A duly executed power of attorney under its common seal (if it has a seal), empowering some person therein named and residing in the city or place where the head office of the company in the province is situate, verified in manner satisfactory to the superintendent, to act as its attorney and to sue and be sued, plead or be impleaded, in any Court, and generally on behalf of such company, and within the Province, to accept service of process and to receive all lawful notices, and to do all acts and to execute all deeds and other instruments relating to the matters within the scope of the power of attorney and of the company to give to its attorney; Provided that whenever the company has by power of attorney under the seal of the company (if it has a seal) appointed a general agent for territory which includes the province of British Columbia, and has thereby authorized such general agent to appoint other agents in such territory, then after filing with the superintendent a copy of said power duly certified by a notary public to be a true copy thereof, other powers of attorney executed by the said general agent, under his seal, in the presence of a witness, verified in manner satisfactory to the Superintendent, shall be deemed sufficiently executed by the company for all the purposes of this Act."

4. Said chapter 113 is hereby further amended by adding thereto the following as section 6a:—

"6a. Any extra-provincial company licensed under this Act may, if authorized so to do by its charter and regulations, acquire and hold lands in the province for office purposes, and may lease or sell and absolutely dispose of the same, and may lend money on the security of mortgages upon real estate, and shall have full power to dispose of the same, or, in the event of default of payments due under or of failure to comply with any of the covenants or provisos contained in any such mortgages, to exercise all powers both at law and in equity or under any of the provisions of the said mortgages in order to realize upon the same. The provisions of this section shall be construed as having been in force from the first day of March, 1911, but not so as to affect pending litigation or any rights that may have arisen prior to the passing of the "British Columbia Fire Insurance Act Amendment Act, 1914."

5. Subsection (3) of section 41 of said chapter 113 is hereby repealed, and the following is substituted therefor:—

"(3) Provided further that such insurer or its representative shall obtain a license from the Superintendent to have such risk inspected,

SESSIONAL PAPER No. 8

subject to such rules and regulations as may be imposed from time to time by the Lieutenant-Governor in Council; and provided further that such insurer or its representative or adjuster shall, before appraising or adjusting any loss in respect of any such risk, obtain a license to adjust from the Superintendent, subject to such rules and regulations as may be imposed from time to time by the Lieutenant-Governor in Council."

6. Section 50 of said chapter 113 is hereby repealed, and the following is substituted therefor:—

"50. The following fees shall be paid to the Superintendent of Insurance:—

"(a). For recording and filing in the office of the Superintendent the documents required by this Act, prior to the issuance of the license, the sum of five dollars:

"(b). For a license to do business, two hundred and fifty dollars;

"Provided always that any company which has heretofore held a license under the 'Companies Act' shall be entitled to a license under this Act without the payment of any further fee: Provided also that the Superintendent may issue a temporary license, with the approval of the Minister, to any such company, which shall empower such company to continue its business without being subject to the penalties of this Act for such a period of time as the Superintendent shall deem necessary in order to enable the company to apply for and obtain a regular license under this Act:

(c) For an annual license under subsection (3) of section 41, the sum of ten dollars for the purpose of inspection.

(d) For a license for each adjuster for each loss under subsection (3) of section 41, the sum of ten dollars:

"(e) For a license under subsection (5) of section 36, such sum as the Minister may direct:

"(f) For filing any other document hereunder, one dollar:

"(g) For copies of documents or of entries in the books of the department, ten cents per folio of one hundred words, but not less than one dollar, and for the certificate of the Superintendent, one dollar."

Statutes of 1914.

An Act to amend the "Mutual Fire Insurance Companies Act."

[Assented to 11th March, 1914.]

His Majesty, by and with the advice and consent of the Legislative Assembly of the Province of British Columbia, enacts as follows:—

1. This Act may be cited as the "*Mutual Fire Insurance Companies Act Amendment Act, 1914.*"

2. Section 4 of the "*Mutual Fire Insurance Companies Act,*" being chapter 117 of the "*Revised Statutes of British Columbia, 1911*" is hereby amended by striking out the words "together with payment of a fee of ten dollars" in the second line thereof.

3. Said chapter 117 is hereby further amended by adding the following as section 7a:—

"7a. (1) Every company shall have a registered office in the Province to which all communications and notices may be addressed, and may from time to time change the location thereof.

"(2) Notice of the situation of the registered office of a company and of any change therein shall be filed with the Registrar."

4. Section 38 of said chapter 117 is hereby amended by adding after the word "company," in the sixth line thereof, the following words: "They shall also determine the situation of the registered office of the company."

5. Said chapter 117 is hereby further amended by adding after section 64 the following as section 65:—

"65. There shall be paid to the registrar in respect of the several matters mentioned in the schedule to this Act the several fees therein specified, and the registrar shall pay all fees so received by him into the provincial treasury."

6. The following schedule is hereby added to said chapter 117:—

SCHEDULE.

For filing certificate under section 3.....	\$10.00
For filing return.....	1.00
For filing any other document.....	1.00
For every search.....	0.25
Publication in the <i>Gazette</i> , according to the scale of charges as defined in schedule A of the "Statutes and Journals Act."	

PROVINCIAL TAXES AND FEES.

In the Report for 1912 there was published a summary statement of the taxes and fees required by the various provinces of Canada from insurance companies licensed by this Department. A similar statement was made in respect to taxes and fees required by municipalities, cities and towns, within the various provinces. This information has been brought up to date and is here given in sufficient detail, it is thought, for most purposes. As hereinafter indicated the information, in regard to municipalities, cities and towns is in some cases incomplete.

ALBERTA.

By the Province.—

(a) *Registration and filing of documents.*—Filing of documents preliminary to issue of license, \$10. Registration and renewal thereof: for life insurance, \$300; for fire insurance, \$300; for hail insurance, \$200; for accident, sickness and guarantee insurance \$200; one or more of all other kinds of insurance, \$100.

(b) *Income Tax.*—The premium income of all insurance companies is taxed to the extent of 1 per cent thereof. If a company lends money on security in the province and has more than \$50,000 invested in the province, the gross income received from its total investments in the province is taxed to the extent of $\frac{1}{4}$ per cent thereof.

By Municipalities.—

No taxes or fees permitted.

BRITISH COLUMBIA.

By the Province.—

(a) *Registration and filing of documents.*—For filing of documents and application for license, \$5; charge for publication of notice of license, \$5. Initial

SESSIONAL PAPER No. 8

license fee for all insurance companies, \$250. For filing of documents on renewal of license: fire companies, \$1 per document; other companies, \$5.

(b) *Income Tax*.—A tax of 1 per cent of income (all sources) is required from all insurance companies other than fire insurance companies. In the case of fire insurance companies the tax on premium income is 2 per cent thereof, and on income from other sources 1 per cent thereof.

No municipal license fees.

By Municipalities.—

No special taxes are charged by municipalities.

MANITOBA.

By Provinces.—

(a) *Registration and filing of documents, etc.*—Filing of documents prior to issue of license, \$5. Service of Insurance Inspector acting as attorney for service of process, \$5 annually. Registration—Fire or life companies, \$200; accident guarantee or surety, \$25. Underwriters Permit, \$100.

(b) *Income Tax*.—All insurance companies pay a tax of 1 per cent on premium income. In the case of fire insurance companies an additional tax of $\frac{1}{3}$ per cent of premium income is required under the "Fire Prevention Act." Income from other sources is not taxed. Income tax calculated as above indicated is paid only to the extent by which it exceeds the amount of the annual registration fee. (For recent amendment to Corporation Taxation Act, see lvi.)

By Municipalities.—

No special taxes are charged by municipalities.

NEW BRUNSWICK.

By the Province.—

The taxes imposed by the Province may be conveniently classed according to the nature of the business transacted and are as follows:—

(a) *Fire Insurance Companies*.—A tax on premium income of 1 per cent thereof together with an additional sum of \$100.

(b) *Life Insurance Companies*.—An annual tax of \$250.

(c) *Accident and Guarantee Companies*.—A tax on premium income of $\frac{1}{2}$ per cent thereof together with an additional sum of \$25.

By Municipalities.—

Information wanting.

NOVA SCOTIA.

By the Province.—

No fees are charged for registration or for filing of documents.

Income Tax.—The gross premium income is taxed to the extent of 1 per cent thereof. There is no tax on income from other sources.

By Municipalities.—

No special taxes are imposed by municipalities.

City Taxes.—The city of Halifax imposes a tax of \$200 annually on each company doing life, fire, marine, accident or guarantee insurance. Information in regard to other cities wanting.

ONTARIO.

By the Province.—

(a) *Registration and filing of documents.*—Application fee, \$5; filing power of attorney, \$5; registration, \$150.

(b) *Income Tax.*—Life insurance companies are required to pay a tax of $1\frac{3}{4}$ per cent of premium income. The premium income of insurance companies other than life is taxed to the extent of 1 per cent thereof. Income from other sources is not taxed.

By Municipalities.—

These taxes vary with the amount of assessment required by the municipality.

PRINCE EDWARD ISLAND.

By the Province.—

The only requirement imposed on extra provincial insurance companies by the province is the annual payment of a flat-rate tax depending on the class of business as follows namely: Life insurance, \$225; fire insurance, \$150; accident, \$50; guarantee, \$50; and accident and guarantee, \$100.

By Cities and Towns.—

The city of Charlottetown imposes an annual tax as follows: Life, \$100; fire, \$75; guarantee and accident, \$25; and plate glass, \$10.

The town of Summerside imposes an annual tax as follows: Life insurance companies, \$25; fire insurance companies \$10; accident \$10; Plate Glass \$10.

Information in regard to other towns wanting.

QUEBEC.

By the Province.—

(a) *Registration and filing of documents.*—Application for registry, \$5; filing of charter, \$1; filing of power of attorney, \$5; certificate of registry, \$150 annually.

(b) *Income Tax.*—The premium income of life insurance companies, $1\frac{3}{4}$ per cent thereof but not less than \$400; all other companies, 1 per cent but not less than \$250.

Income other than premium income is not taxed.

By Municipalities.—

Municipalities have the power in their charters to impose taxes on insurance companies, but there is no statute establishing uniformity of such taxation.

SASKATCHEWAN.

By the Province.—

The registration fee is the same for all insurance companies and depends on the amount of nominal capital as follows, namely:—

For a nominal capital of \$20,000 or less	\$ 40
For every \$5,000 or part thereof in excess of the first \$20,000 up to \$100,000.....	5
For every \$10,000 or part thereof after the first \$100,000 up to \$500,000.....	3
For every \$100,000 or part thereof after the first \$500,000 up to \$1,000,000.....	20
For registry of power of attorney.....	5
For filing annual statement a fee of \$5 is charged if the capital stock does not exceed \$50,000; otherwise the fee is \$10.	

SESSIONAL PAPER No. 8

Income Taxes.—Every insurance company is required to pay a tax of 1 per cent on premium income. If a company has more than \$50,000 invested in the province an additional tax of forty cents per \$1,000 so invested is required. Money lent upon municipal or school bonds or debentures or upon the bonds or debentures of any local or public authority in Saskatchewan is not, for the purpose of taxation, deemed to the money invested in Saskatchewan.

INSOLVENT COMPANIES IN THE HANDS OF LIQUIDATORS.

(1) THE VICTORIA-MONTREAL FIRE INSURANCE COMPANY.

Statement of the liquidator, John Hyde, as at April 30, 1914.

ASSETS.

Cash, balance in bank.....	\$ 2,055 22
Shareholders' balances considered good.....	116,624 99
Total assets considered good.....	\$ 118,680 21
Assets considered doubtful or bad:—	
Shareholders' balances.....	\$35,197 78
Bills receivable.....	20,072 88
T. A. Temple & Sons.....	37,727 49
Agencies and brokers' balances.....	6,597 87
	99,596 02
Total assets.....	\$ 218,276 23

LIABILITIES.

Return premiums unclaimed.....	\$ 91 31
Claims not filed or not admitted but of which the liquidator has notice.....	36,253 22
Total liabilities.....	\$ 36,344 53

CASH STATEMENT FROM JUNE 25, 1913 TO APRIL 30, 1914.

Receipts.

Cash on hand and in Bank, May 31, 1912.....	\$ 2,227 96
Interest on bank account.....	34 26
	\$ 2,262 22

Expenditure.

Cost of orders to settle, legal advisers claim and St. Amour suit.....	\$ 17 00
Liquidation expenses,—Inspector's fees.....	190 00
Total.....	207 00
Balance on hand June 25, 1913.....	\$ 2,055 22

4 GEORGE V., A. 1914

(2) THE ONTARIO ACCIDENT INSURANCE COMPANY.

Statement of the liquidator, G. T. Clarkson, as at June 1, 1914.

ASSETS.

Funds on deposit with chartered banks.....	\$ 1,737 81
Amounts receivable,.....	no value..
Claims against contributors, valued at.....	300 00
Revision premiums uncollected, all set off against unsettled claims except.....	1,500 00
Reinsurance on foreign claims, \$1,500; valued at.....	315 00
Deficiency.....	205,792 50
	<hr/>
	\$ 209,645 31

LIABILITIES.

To Canadian Policyholders:—

Admitted claims.....	\$58,550 48
Unsettled claims, estimated liability.....	6,000 00
	<hr/>
Total.....	\$64,550 48
Less dividends paid on above claims.....	26,515 98

\$ 38,034 50*To English and Foreign Policyholders:—*

Admitted claims.....	\$ 4,000 00
Unsettled claims.....	1,636 32
	<hr/>
Total.....	\$ 5,636 32
Less dividends paid on above claims.....	840 00

4,796 32*To law cost claims:—*

Admitted claims.....	\$12,300 94
Less dividends paid on above claims.....	2,609 59

9,691 35*To ordinary claims:—*

Admitted claims.....	\$ 4,956 14
Unsettled claims.....	1,300 00
	<hr/>
Total.....	\$ 6,256 14
Less dividends paid on above claims.....	823 00

5,423 14

Total liability to creditors.....\$ 57,945 31*To shareholders:—*

Capital stock subscribed, 3,034 shares of the par value of \$50 each.....	151,700 00
	<hr/>
	\$ 209,645 31

(3) THE EMPIRE ACCIDENT AND SURETY COMPANY.

The London and Western Trusts Company, Limited, furnished the following statement of assets and liabilities as at April 30, 1914 and of receipts and disbursements from July 1, 1913, to April 30, 1914.

SESSIONAL PAPER No. 8

RECEIPTS.

Received from shareholders on account of 5 per cent call.....	\$ 2,295 00
Received for interest.....	200,46
	<hr/>
	\$ 2,495 46

DISBURSEMENTS.

Paid on general creditors' claims.....	\$ 767 80
Costs in connection with stock collections.....	149 21
Services.....	25 00
	<hr/>
	\$ 942 01

ASSETS.

Cash in bank.....	\$ 13,561 98
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SYNOPSIS.

Assets as per last statement.....	\$ 12,008 53
Receipts as above.....	2,495 46
	<hr/>
Total.....	\$ 14,503 99
Expenditure.....	942,01
	<hr/>
Balance in hand exclusive of costs of liquidation.....	\$ 13,561 98

(4.) LA COMPAGNIE D'ASSURANCE CONTRE L'INCENDIE DE RIMOUSKI.

Mr. Theodore Meunier, liquidator of the Company furnished the following provisional statement of its assets and liabilities as at 15th June 1914.—

ASSETS.

Real estate.....	\$ 25,000 00
Rimouski debentures on deposit with Receiver General, par value.....	55,000 00
Other debentures, par value.....	34,000 00
Cash on hand.....	1,724 10
Interest accrued.....	1,418 33
Rent due.....	161 24
Due by agents.....	48,098 53
Due by reinsurance companies for losses.....	8,985 66
Due by Calgary Fire Insurance Co. (in liquidation),.....	5,284 40
Due by Carnegie Trust Co. (in liquidation).....	4,653 17
Due by Continental Oil & Cotton Co.....	2,480 00
Return premiums and unearned premiums due by reinsurance companies.....	9,727 64
Furniture fixtures and maps.....	5,264 71
Uncalled capital.....	35,352 18
Due by United London & Scottish Insurance Co., and United Counties' Insurance Co. (both companies in liquidation)....	23,270 12
Due by Union Securities Corporation.....	12,500 00
	<hr/>
Total assets, nominal value.....	\$ 273,620 08

LIABILITIES.

Losses due.....	\$ 107,343 10
Losses reported, not adjusted, net.....	6,993 42
Reinsurance premiums due.....	3,860 50
Return premiums on policies cancelled.....	21,944 03
Return premiums on policies forwarded to company for cancellation, estimated at.....	25,000 00
Unearned premiums on policies.....	64,850 00
Due for salaries.....	1,351 66
La Banque Nationale.....	17,213 77
Liquidation-Borrowed from La Banque Nationale.....	3,000 00
Sundry Accounts.....	7,800 00
	<hr/>
	\$ 259,356 48

NOTE.—The actual value of the assets is considerably less than the nominal value shown above.

(5.) THE ONTARIO FIRE INSURANCE COMPANY.

The following provisional statement of Assets and Liabilities of the above company was furnished by the liquidator, the Trusts and Guarantee Company, as at June 1, 1914:—

ASSETS.

	Book value.	Estimated to produce.
Balance in bank.....	\$ -81	\$ -81
Accounts receivable for agents' balances proportions of losses recoverable, etc.....	81,407 66	60,000 00
Western Canada Fire Insurance Co., reinsurance premiums, etc.....	34,213 82	34,213 82
Investments and accrued interest thereon.....	88,041 28	58,000 00
Maps and plans.....	10,346 55	1,000 00
Office equipment.....	1,960 00	200 00
Capital uncalled, excluding Western Canada Fire Insurance Company.....	28,300 00	28,300 00
Capital uncalled, Western Canada Fire Insurance Company.....	86,700 00	86,700 00
(See foot-note)		
	<hr/>	<hr/>
	\$ 330,970 12	\$ 268,414 63

LIABILITIES.

Accounts and bills payable for outstanding losses and sundry creditors.....	\$ 112,270 43
Estimated amount of unexpired premiums returnable to policyholders.....	77,394 61
	<hr/>
	\$ 189,665 04

Note—Re item above, "Capital Uncalled, Western Canada Fire Insurance Company, \$86,700". There is some question as to the liability of the Company in connection with such capital and the matter is at present in the hands of the solicitors of the Western Canada Fire Insurance Company.

LICENSES RECENTLY ISSUED AND APPLICATIONS FOR LICENSES
UNDER CONSIDERATION

Within the past few months several applications have been received from insurance companies for licenses to transact business under the Insurance Act, 1910.

Since the beginning of the present calendar year, 1914, licenses have been granted to two Canadian companies, one of which, the Merchants Casualty Company incorporated by the province of Manitoba, received a license for accident insurance (excluding employers' liability) and sickness, and the other, the Saskatchewan Life Insurance Company received a license for life insurance. Licenses were also issued to one French Company, *La Nationale Compagnie Anonyme d'Assurance Contre l'Incendie et les Explosions*—Anglicized, "The National Fire Insurance Company of Paris, France"; and to two United States companies, The Globe and Rutgers Fire Insurance Company and the National Ben Franklin Fire Insurance Company of Pittsburg, Pa., for the transaction in Canada of fire insurance. Further or supplementary licenses were issued to two United States companies, viz:—To the Aetna Insurance Company for the transaction of Sprinkler Leakage insurance, and the German American Insurance Company for the transaction of Tornado insurance. These licenses are in addition to the licenses for Fire insurance which these companies also hold. The American and Foreign Marine Insurance Company, which held a license for the insurance of registered mail matter in transit from place to place in Canada, has had its license extended to include Inland transportation insurance generally. The American Surety Company, which had withdrawn from business in Canada and had received back a portion of its deposit with the Receiver General, made application for and was granted a new license for Guarantee insurance. The Canadian Railway Accident Insurance Company has had its name changed to "The Globe Indemnity Company of Canada." The company surrendered its old license for Accident, Sickness, Burglary, Plate Glass and Automobile insurance and a new license was issued to the Globe Indemnity Company of Canada for Accident, Sickness, Burglary, Automobile and Guarantee insurance.

The Imperial Guarantee and Accident Insurance Company of Canada surrendered its old license for Accident, Sickness, Burglary, Plate Glass and Guarantee insurance and received a new license for Accident, Sickness, Guarantee, Automobile and Plate Glass insurance.

Applications for licenses have been received from the following companies:—
Reliance Life Insurance Company of Pittsburgh, for the transaction of Life insurance.

The West of Scotland Fire Office, Limited, for the transaction of Fire insurance.

Rhode Island Insurance Company, for the transaction of Fire, Tornado and Sprinkler Leakage insurance

VALUATION OF SECURITIES.

The Department has this year adopted a more satisfactory method of determining the market values of the stocks, bonds and debentures held by the various companies than that which has been followed in the past. Heretofore widely different market values have been returned by different com-

panies for the same security, and as, in the case of the great majority of securities, no standard values were available, the values as returned were, except in extreme cases, carried into the report. This year the Department has submitted the entire list of securities owned by insurance companies in Canada to three reliable independent bond dealers for valuation as at December 31, 1913. These valuations were averaged and the averages taken as the standard market values for insertion in the report. In a limited number of cases, one or two of the valutors were unable to furnish values, and in such cases the one value furnished or the average of the two values, was used. In the case of a few securities none of the valutors were able to fix a value and these securities have been shown in the report at the company's values, the market values in such cases appearing in italicized type.

In the case of fire insurance companies' stocks, considerable difficulty has been experienced in obtaining satisfactory valuations, and the values adopted by the Department are, in cases where the annual statements of the companies whose stocks are held were available, those arrived at by ascertaining the excess of assets over liabilities, including among the liabilities the reserve of unearned premiums which would probably be necessary to reinsure the risks, and, after making the necessary deduction in respect of preferred stock, if any, applying such excess to the total amount of common stock paid up. These values obtained in this way are in no cases less than the values furnished by the valutors where such have been obtained.

I have the honour to be, Sir,

Your obedient servant,

W. FITZGERALD,

Superintendent of Insurance.

ABSTRACT

OF STATEMENTS MADE BY COMPANIES LICENSED TO DO
BUSINESS OF FIRE INSURANCE IN CANADA FOR
THE YEAR 1913, IN ACCORDANCE WITH
THE INSURANCE ACT, 1910.

GENERAL TABLES.

ASSETS OF COMPANIES, FIRE, ETC.

LIABILITIES OF COMPANIES, FIRE, ETC.

INCOME AND EXPENDITURE OF COMPANIES, FIRE, ETC.

PERCENTAGE OF LOSSES TO PREMIUMS, ETC., ETC.

ABSTRACT FOR THE YEAR 1913.

FIRE INSURANCE IN CANADA—CANADIAN COMPANIES

Companies.	Net cash received for Premiums.	Re-insurance Premiums.	Gross cash received for Premiums.	Gross amount of policies new and renewed.	Net amount at risk at date.	Net amount of losses incurred during the year.	Unsettled Claims.	
							Not resisted.	Resisted.
	\$	\$	\$	\$	\$	\$	\$	\$
Acadia Fire.....	144,172	119,055	263,837	19,084,940	15,565,588	83,248	80,084	1,200
Anglo-American.....	202,743	202,214	404,957	29,548,283	32,070,226	142,115	131,646	4,000
Beaver Fire.....	None.	None.	None.	None.	None.	None.	None.	None.
British America.....	482,282	304,370	786,652	66,139,919	79,642,640	254,937	258,474	None.
British Colonial.....	33,796	52,498	86,294	7,145,533	3,791,509	11,742	11,000	258
British Northwestern.....	53,481	35,165	88,646	6,396,634	5,308,622	21,952	19,619	1,633
Canada National.....	131,410	129,496	260,912	18,139,052	15,289,507	48,785	49,756	None.
Canadian Fire.....	292,204	197,246	489,450	30,266,161	34,058,385	124,809	132,072	None.
Central Canada Manufacturers.....	56,055	64,233	120,318	8,807,127	3,195,844	61,965	62,591	1,100
Dominion Fire.....	264,699	167,919	432,618	33,610,908	35,369,892	183,642	180,416	2,500
Equity Fire.....	160,747	90,000	250,747	20,756,770	24,555,646	110,530	130,866	2,887
Factories Insurance Co.....	110,467	371,412	481,879	25,466,361	13,651,606	91,998	47,802	None.
Hudson Bay.....	111,003	192,739	303,744	19,039,543	8,762,682	96,449	95,638	None.
Imperial Underwriters.....	56,512	21,392	77,904	4,713,255	5,683,894	17,065	15,387	None.
Liverpool-Manitoba.....	397,834	176,830	574,664	44,118,027	43,062,348	217,208	211,224	None.
London Mutual.....	478,306	318,296	796,572	74,887,473	83,341,061	299,580	294,777	None.
Mercentile Fire.....	241,393	58,087	300,080	24,221,297	28,354,078	107,862	98,523	None.
Montreal-Canada.....	146,659	101,081	248,040	17,703,809	21,213,373	102,396	94,401	4,000
Mount Royal.....	239,463	165,038	404,505	32,869,835	32,444,343	120,539	124,265	2,073
North Empire Fire.....	105,814	94,916	200,730	11,060,712	6,483,375	53,660	49,912	None.
North West Fire.....	115,078	53,090	168,168	11,920,235	11,059,745	49,854	46,201	500
*Nova Scotia Fire.....	-61,910	446,280	384,370	None.	None.	79,593	83,523	None.
Occidental Fire.....	158,378	57,968	216,346	10,173,787	86,720	86,720	84,040	None.
Ontario Fire.....	100,518	83,377	183,895	13,347,643	94,477	94,477	53,507	None.
Pacific Coast.....	66,826	192,669	259,495	14,340,644	14,827,448	13,794	13,794	None.
Quebec Fire.....	229,907	48,594	278,554	27,047,077	29,801,317	129,583	119,445	None.
*Rimouski Fire.....	199,770	160,297	360,067	28,825,327	26,782,231	219,722	218,613	2,300
*Sovereign Fire.....	-10,077	149,181	133,104	None.	None.	41,117	55,809	None.
Western.....	597,472	999,519	1,596,991	127,975,064	86,075,467	250,409	257,056	None.
Totals for 1913.....	5,099,298	4,986,910	10,086,214	712,651,980	684,512,207	3,120,579	3,020,551	23,093
Totals for 1912.....	5,063,409	3,707,428	8,770,837	683,582,426	645,012,217	2,602,157	2,731,701	17,539

SESSIONAL PAPER No. 8

BRITISH COMPANIES.

Alliance.....	224,905	35,424	700,326	26,292,290	36,390,942	88,005	78,618	13,401	None.
Atlas.....	541,479	87,088	625,567	48,400,014	65,333,540	292,446	274,618	21,830	1,500
Calcutta.....	436,727	71,118	507,845	44,537,172	101,074,714	247,125	296,559	29,270	10,000
Commercial Union.....	843,850	181,830	1,025,680	108,740,830	121,074,481	393,770	352,341	50,620	10,000
Employers' Liability.....	49,925	257,690	327,600	26,760,201	25,422,722	111,772	108,422	8,100	None.
General Accident, Fire and Life.....	278,843	51,836	330,670	26,793,181	29,015,871	163,802	164,170	10,427	None.
Guardian Assurance Co.....	867,322	157,856	1,025,178	75,880,062	94,948,012	570,072	538,060	30,722	6,245
Law Union and Rock.....	236,795	30,442	276,237	23,996,457	26,195,246	134,278	113,772	12,439	None.
Liverpool and London and Globe.....	1,492,255	385,776	1,788,031	140,779,869	166,215,399	795,819	779,787	79,462	683
London and Lancashire Fire.....	673,804	124,296	798,010	67,995,747	83,388,424	309,122	306,029	23,597	None.
London Assurance.....	288,379	58,789	347,168	27,806,849	38,343,093	135,770	134,444	9,165	4,500
Marine Insurance Co.....	None.	None.	None.	None.	None.	None.	None.	None.	None.
North British and Mercantile.....	961,355	161,483	1,122,838	95,293,121	119,912,445	569,357	561,164	40,984	1,500
Northern Assurance Co.....	718,669	100,718	819,318	61,600,095	77,101,697	368,975	376,852	20,541	None.
Norwich Union Fire.....	805,204	114,234	919,438	70,745,247	82,606,331	439,403	469,707	28,377	None.
Palatine Insurance Co.....	187,604	59,628	247,222	22,230,422	18,401,340	91,025	76,722	13,307	None.
Phoenix, of London.....	1,031,853	250,828	1,282,681	97,357,090	113,487,356	567,509	561,896	48,869	3,500
Provincial.....	29,811	6,248	36,059	5,462,989	6,252,003	22,482	22,501	None.	None.
Royal Insurance Co.....	1,291,623	235,578	1,527,201	134,062,307	176,776,267	767,703	686,491	135,333	None.
Royal Exchange.....	406,218	76,000	482,227	43,337,878	43,794,312	156,888	155,549	452	5,000
Scottish Union and National.....	359,839	62,301	412,140	36,611,259	49,125,983	182,222	179,703	16,634	None.
Sun Insurance Office.....	77,844	553,399	39,458,842	53,091,692	283,352	274,451	25,769	None.	None.
Union Assurance Society.....	494,145	126,713	620,858	50,574,975	56,908,638	238,406	253,792	11,021	None.
Yorkshire.....	334,766	52,958	387,724	34,149,947	39,858,214	234,636	223,761	19,951	8,019
Totals for 1913.....	13,138,507	2,560,832	15,699,429	1,318,025,094	1,595,798,865	7,197,929	6,939,451	652,600	50,947
Totals for 1912.....	12,092,125	2,200,396	14,292,521	1,148,306,318	1,430,070,127	6,161,231	6,319,064	404,310	40,771

*This Company has reinsured all its outstanding risks with the Home Insurance Company of New York.

†This Company has reinsured all its outstanding risks with The Phoenix Insurance Company of Hartford.

‡The license of this Company was cancelled on November 21st, 1913, and under the provisions of section 41 of the Insurance Act, 1910, a modified or conditional license was granted to permit of the collection of premiums in respect of existing policies. This modified license expired on March 31st, 1914, and has not been renewed.

§The license of this Company was cancelled on March 14th, 1914, and on the same day a Winding-up Order was granted by the Superior Court of the District of Rimouski.

SESSIONAL PAPER No. 8

RECAPITULATION.

Canadian Companies.....	5,009,298	4,986,916	10,086,214	712,651,986	684,512,207	3,126,579	3,020,551	427,747	23,093
British Companies.....	13,138,507	2,560,832	15,699,429	1,318,925,094	1,595,796,865	7,197,929	6,939,451	652,009	50,947
United States and Other Companies.....	7,505,032	1,794,547	9,302,599	893,623,473	871,619,317	4,276,640	4,043,757	535,991	60,870
Totals for 1913.....	25,745,947	9,342,295	35,097,960	2,925,200,553	3,151,930,389	14,601,148	14,003,759	1,616,347	134,910
Totals for 1912.....	23,194,518	7,082,234	30,276,752	2,374,161,732	2,684,355,895	11,855,713	12,119,581	1,054,884	74,510

SUMMARY of Premiums received for Fire Insurance in Canada by all Companies, for the Years 1869 to 1880.

* PREMIUMS RECEIVED.

	1869.	1870.	1871.	1872.	1873.	1874.	1875.	1876.	1877.	1878.	1879.	1880.	Total.
<i>Canadian Companies.</i>													
British America.....	113,833	114,377	135,822	174,047	191,035	194,077	184,799	146,532	174,892	174,006	166,401	186,895	1,956,746
Canada Agricultural.....						109,892	131,639	115,897	97,408				454,896
Canada Fire.....								94,788	133,625	118,055	141,378	167,609	655,455
Citizens.....							129,893	244,363	136,653	91,971	89,718	87,041	779,639
Dominion.....										27,175	58,308	70,388	155,871
London Mutual Fire.....										88,441	92,987	106,602	945,054
* National Fire.....	60,702	71,135	78,072	62,807	73,014	74,377	60,333	80,448	96,136				284,026
Ottawa Agricultural.....								86,098	93,812	60,070	44,046		194,861
Provincial.....								179,236	72,485				1,334,350
Quebec.....	99,913	97,633	171,514	161,158	190,857	244,331	217,213	179,236	86,012	66,012	60,600	62,559	888,531
Royal Canadian.....	72,234	72,725	73,602	77,508	75,189	79,453	86,424	82,203	89,042	146,773	116,754	128,298	1,553,902
Sovereign.....						392,434	312,951	230,678	196,014				740,931
Stadacona.....						83,250	80,091	92,656	95,117	82,819	63,695		490,488
Western.....	154,680	180,730	227,698	262,206	256,598	254,049	252,355	232,431	276,395	270,716	268,935	272,758	2,909,551
	501,362	536,600	707,418	796,847	842,896	1,453,781	1,646,654	1,881,641	1,622,855	1,161,896	1,102,822	1,190,029	13,444,901
<i>British Companies.</i>													
Commercial Union.....	81,890	80,371	80,102	57,329	29,782	84,066	127,253	133,695	174,249	195,590	190,264	231,007	1,472,258
Guardian.....	3,156	8,780	17,392	32,947	54,387	51,225	50,905	42,717	54,433	51,813	50,253	62,745	480,753
Imperial.....	04,522	82,004	85,915	102,750	134,710	134,704	126,945	121,548	153,012	156,988	149,449	156,461	1,469,098
Lancashire.....	40,487	34,615	33,561	43,967	66,733	43,097	71,455	101,116	142,109	161,828	101,664	184,145	1,084,177
Liverpool and London and Globe.....	286,398	273,303	263,096	260,362	235,632	219,948	138,480	106,771	129,083	148,024	157,617	155,880	2,398,094
London and Lancashire.....												9,448	9,448
London Assurance.....	55,931	56,496	63,330	67,385	79,368	60,086	47,450	45,893	74,425	61,279	51,095	52,454	715,185
North British.....	141,822	108,500	263,724	235,290	309,234	322,516	292,563	268,910	288,943	282,475	262,508	253,871	3,027,356
Northern.....	18,115	25,252	50,682	69,905	72,359	76,397	60,830	59,737	68,799	70,940	68,628	75,175	721,919
Norwich Union.....												30,507	20,507
Phoenix of London.....	86,081	82,643	102,009	108,215	158,403	188,503	162,030	151,223	157,844	171,410	150,898	162,389	1,639,722
Queen.....	94,048	106,616	122,093	130,520	179,362	163,379	193,584	153,273	195,087	193,064	182,042	195,069	1,899,423
Royal.....	241,083	238,451	262,549	315,848	371,045	405,501	361,514	323,450	360,915	359,000	343,317	417,150	4,000,389
Scottish Commercial.....												80,516	80,516
Scottish Imperial.....	4,578	22,367	36,133	55,192	59,050	60,011	46,250	45,303	48,389	54,590	51,503	52,044	535,710
	1,119,011	1,185,398	1,269,840	1,499,620	1,773,265	1,809,473	1,083,715	1,597,410	1,927,220	1,994,940	1,890,154	2,048,408	19,837,460

SESSIONAL PAPER No. 8

<i>United States Co's.</i>											
Aetna.....	107,635	114,121	153,751	177,943	183,929	168,147	152,835	130,658	118,640	118,901	110,533
Agricultural of Water-											
town.....		5,431	68,361	73,613	64,641						427,279
Anties.....			31,431								31,431
Hartford.....	57,531	75,229	60,909	80,687	103,685	90,902	96,094	78,207	83,332	86,618	80,184
Home.....											83,191
Phoenix, of Brooklyn.....							15,506	20,090	11,858	6,075	7,484
											68,629
	165,166	194,781	314,452	332,243	352,255	250,049	264,395	228,955	213,830	211,594	225,512
											241,140
											3,003,372
RECAPITULATION.											
Canadian Companies.....	501,302	536,600	707,418	796,847	842,896	1,453,781	1,646,654	1,881,641	1,622,955	1,161,896	1,162,822
British Companies.....	1,119,011	1,185,398	1,290,846	1,490,620	1,773,265	1,809,473	1,683,715	1,597,410	1,927,220	1,994,940	1,899,154
United States Co's.....	165,166	194,781	314,452	332,243	352,255	250,049	264,395	228,955	213,830	211,594	225,512
Grand totals.....	1,785,539	1,916,779	2,321,716	2,628,710	2,968,416	3,522,303	3,594,764	3,708,006	3,764,005	3,368,430	3,297,488
											3,479,577
											36,285,733

*Formerly the Agricultural Mutual.

†Formerly the Isolated Risk. In its premiums for 1880 the \$17,352 received for reinsurance of risks of the National has not been included.

‡This is exclusive of \$63,310 received for reinsurance of the risks of Canada Agricultural and Ottawa Agricultural.

SUMMARY OF Premiums received for Fire Insurance in Canada by all Companies, for the Years 1869 to 1891, inclusive.

PREMIUMS RECEIVED.

	Totals for 1869 to 1880.	1881.	1882.	1883.	1884.	1885.	1886.	1887.	1888.	1889.	1890.	1891.	Totals from 1869 to 1891.
<i>Canadian Companies.</i>													
British America.....	1,956,746	146,386	127,951	121,071	152,920	197,317	207,629	211,585	107,723	203,489	204,476	106,812	3,924,105
Canada Agricultural.....	454,896												454,896
Canada Fire.....	655,455	192,894	32,984										881,333
Citizens.....	779,639	100,873	137,941	181,393	228,265	195,181	203,269	206,340	203,727	205,308	187,409	205,281	2,834,626
Dominion.....	155,871	34,371								27,938	09,777	119,384	190,242
Eastern.....													247,079
*London Mutual Fire.....	945,654	122,189	104,893	110,830	118,246	124,324	111,148	118,618	129,882	131,696	131,881	128,367	2,277,728
National Fire.....	284,026												284,026
Ottawa Agricultural.....	194,861												194,861
Provincial.....	1,434,350												1,434,350
Quebec.....	888,531	49,287	49,867	64,434	66,720	77,029	85,390	84,670	87,935	96,908	113,095	111,642	1,773,528
Royal Canadian.....	1,553,902	154,585	164,622	193,021	243,729	183,124	169,178	162,212	171,846	175,017	178,056	184,118	3,533,410
Sovereign.....	740,931	123,476	102,554	88,443									1,055,404
Stadacona.....	490,488												490,488
Western.....	2,909,551	282,409	312,621	352,609	330,548	330,904	331,096	338,010	340,858	333,592	335,190	333,152	6,510,540
	13,444,901	1,296,470	1,033,433	1,091,801	1,140,428	1,107,879	1,107,710	1,121,435	1,131,991	1,173,948	1,249,884	1,278,796	26,088,616
<i>British Companies.</i>													
Atlas.....								32,969	45,895	55,045	63,701	58,162	256,672
Caledonian.....								103,539	106,886	107,965	103,689	100,636	867,761
City of London.....								100,215	153,789	143,490	140,738	144,296	1,531,430
Commercial Union.....								285,071	286,903	305,678	318,697	359,153	4,899,317
Employers' Liability.....								45,199	48,748	54,574	61,740	68,532	278,003
Fire Insurance Association.....													
Glasgow and London.....		43,296	110,889	100,316	134,109	126,497	147,145	127,419	117,721	109,642	113,900	103,367	1,243,401
Guardian.....					4128,261	161,630	205,251	304,578	319,829	311,610	188,574		1,619,733
Imperial.....					143,518	150,313	150,430	162,569	170,807	194,448	195,067	180,565	2,071,295
Lancashire.....					205,142	185,778	182,141	195,650	213,440	218,135	211,855	206,534	3,630,871
Liverpool and London.....					226,408	208,454	194,767	192,095	212,992	223,167	253,229		3,466,890
and Globe.....													
London and Lancashire.....		157,565	161,062	105,002	213,133	207,436	224,650	232,094	283,445	287,022	279,594	287,909	4,868,807
London Assurance.....		30,964	105,197	95,399	93,042	89,974	93,042	102,841	123,183	153,148	167,092	172,204	1,520,107
Manchester.....		62,402	66,576	76,950	63,415	60,932	65,996	72,312	75,883	72,673	53,097	90,564	1,510,394
National, of Ireland.....				32,528	45,060	54,082	71,432	73,810	73,413	77,053	75,138	74,116	577,571

SESSIONAL PAPER No. 8

North British.....	3,027,856	271,378	273,516	293,579	323,171	308,302	302,508	304,190	312,683	307,680	313,247	338,018	6,377,004
Northern.....	721,919	56,825	132,539	169,517	193,755	181,269	140,406	154,103	170,111	170,664	179,523	174,304	2,439,008
Norwich Union.....	20,507	52,901	73,067	90,770	92,431	90,183	88,683	86,064	89,800	89,354	93,626	101,378	608,766
Phoenix of London.....	1,659,722	178,497	204,138	203,548	225,510	208,022	194,942	219,891	206,427	216,422	228,449	225,643	3,972,211
Queen.....	1,899,423	194,162	226,932	227,111	216,314	226,932	222,647	213,406	228,850	253,175	262,485	219,742	4,354,094
Royal.....	4,000,389	503,233	569,481	609,973	531,307	498,738	508,612	521,141	523,580	534,299	552,723	536,126	9,889,002
Scottish Commercial.....	343,421	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Scottish Imperial.....	535,710	52,072	72,314	12,759	.....	.....	.....	.....	.....	.....	.....	.....	672,855
Scottish Union and National.....	.....	.....	37,627	50,400	.....	.....	.....	.....	.....	.....	.....	.....	.....
Union Assurance Society.....	.....	.....	.....	.....	51,033	60,507	79,141	100,605	115,916	114,598	123,755	134,247	867,919
United Fire.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	4,717	77,941	82,658
.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	183,862	183,862
United States Co's.	19,837,490	2,353,258	2,908,458	3,178,850	3,472,119	3,376,401	3,429,012	3,693,992	3,859,282	3,970,632	4,072,133	4,199,171	58,340,768
.....	1,640,298	107,571	105,571	114,615	114,855	107,688	103,382	124,413	129,986	120,290	125,767	133,832	2,928,268
Agricultural of Water-town.....	280,615	57,361	51,885	70,457	74,840	70,393	78,389	79,570	75,134	79,249	77,541	77,753	1,079,187
Andes.....	31,431	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	31,431
Connecticut.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Hartford.....	976,529	87,616	103,355	131,133	135,369	131,177	124,597	127,371	128,510	128,235	128,084	149,422	2,351,998
Home.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Insurance Co. of North America.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Phoenix of Brooklyn.....	68,529	14,840	27,004	37,855	42,487	58,922	65,924	63,377	69,845	70,806	72,552	84,310	676,481
Phoenix of Hartford.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	129,004	175,850
Queen of America.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	42,800	42,800
Grand totals.....	3,063,372	267,388	287,815	354,040	367,581	368,180	395,613	429,075	445,960	443,436	514,034	700,809	7,577,403

RECAPITULATION.

Canadian Companies.....	13,444,901	1,206,470	1,033,433	1,091,801	1,140,428	1,107,879	1,107,710	1,121,435	1,131,991	1,173,948	1,249,884	1,278,736	36,088,616
British Companies.....	19,837,490	2,353,258	2,908,458	3,178,850	3,472,119	3,376,401	3,429,012	3,693,992	3,859,282	3,970,632	4,072,133	4,199,171	58,340,768
United States Co's.....	3,003,372	297,388	287,815	354,040	367,581	368,180	395,613	429,075	445,960	443,436	514,034	700,809	7,577,403
Grand totals.....	36,285,733	3,827,115	4,229,706	4,624,741	4,980,128	4,852,460	4,932,335	5,244,502	5,437,263	5,588,016	5,836,071	6,163,716	92,006,787

*Formerly the Agricultural Mutual.

†Formerly the Isolated Risk.

‡Not including \$124,272 for reinsurance of risks of the Sovereign Insurance Company.

SESSIONAL PAPER No. 8

London and Lancashire	1,236,107	190,308	194,052	170,472	181,436	195,260	214,128	209,023	207,095	220,607	251,142	259,033	3,598,664
London Assurance	1,510,394	104,206	107,911	118,574	121,333	134,966	128,400	131,713	131,420	116,182	134,952	135,187	2,875,455
Manchester	149,376	121,229	118,940	190,006	171,291	186,969	195,416	198,857	219,727	223,674	220,291	191,950	2,187,728
National of Ireland	6,577,571	90,470	100,301	115,078	128,252	131,701	139,859	144,123	150,159	160,024	229,526	268,600	2,235,110
North British	6,377,004	390,393	383,663	396,615	392,621	402,927	431,931	431,314	450,855	448,853	505,536	568,743	11,230,017
Northern	2,489,608	170,128	172,523	161,571	181,064	192,040	197,022	224,111	238,008	266,345	326,194	360,901	4,999,765
Norwich Union	4,088,766	118,390	142,281	137,557	137,524	213,905	270,584	270,800	293,292	347,145	396,957	3,027,239	6,037,239
Phoenix of London	3,972,211	230,258	260,576	260,506	304,805	319,317	362,427	403,622	502,004	538,801	594,203	705,750	8,475,113
Queen	4,354,694												4,354,694
Royal	9,889,602	507,387	594,631	568,972	604,234	616,175	600,107	583,200	613,696	639,260	814,149	981,856	17,073,299
Scottish Commercial	343,421												343,421
Scottish Imperial	672,855												672,855
Scottish Union and National	897,919	137,817	134,593	119,941	144,043	172,975	169,902	170,765	185,417	209,101	326,909	311,874	2,951,316
Sun Insurance Office	82,658	37,131	93,890	192,494	164,500	175,496	181,170	175,809	177,679	178,670	222,504	247,225	1,731,496
Union Assurance Soc.	183,802	173,044	187,094	156,450	18,027	244,584	271,727	248,018	288,232	284,857	301,851	294,872	2,601,580
United Fire													718,477
<i>United States Co's.</i>													
Aetna	58,340,768	4,455,474	4,623,196	4,602,747	4,750,290	5,006,047	5,165,202	5,223,345	5,632,228	5,846,020	6,595,447	6,946,919	117,207,683
Agrie. of Watertown	2,928,268	139,084	143,836	138,191	137,268	141,215	163,847	167,968	175,643	176,236	190,952	209,001	4,711,539
American Fire	1,079,187	61,923	51,585	43,930	35,188	33,229	4,058						1,399,100
Andes	31,431								33,216	42,818	-3,709		72,325
Connecticut	215,503	33,054	32,509	32,811	38,633	41,253	44,657	51,129	57,215	61,993	53,173	59,090	31,431
Hartford	2,351,998	144,483	138,594	144,480	156,537	157,880	162,970	178,307	185,804	207,015	230,284	223,802	4,282,104
Hon. New Haven													
Ins. Co. of North Amer.													82,277
Phoenix of Brooklyn	75,827	54,885	66,321	82,919	94,007	101,243	103,108	114,345	122,925	141,451	167,107	181,620	1,305,758
Phoenix of Hartford	676,481	88,426	80,314	89,542	100,185	91,809	59,922	75,152	77,288	120,384	147,379	178,036	1,793,898
Queen, of America	175,850	238,319	211,876	238,319	192,951	157,867	149,928	137,584	119,066	124,755	126,764	139,791	1,940,453
Grand total	7,577,403	1,004,812	1,032,602	1,000,328	1,041,966	1,007,948	971,243	1,004,859	1,074,525	1,187,177	1,327,491	1,574,372	19,804,726

RECAPITULATION.

Canadian Companies	26,088,616	1,052,041	1,137,797	1,108,294	1,151,126	1,031,855	1,021,216	1,121,927	1,183,739	1,298,751	1,727,410	2,055,793	40,008,585
British Companies	58,340,768	4,455,474	4,623,196	4,602,747	4,750,290	5,006,047	5,165,202	5,223,345	5,632,228	5,846,020	6,595,447	6,946,919	117,207,683
United States Co's.	7,577,403	1,004,812	1,032,602	1,000,328	1,041,966	1,007,948	971,243	1,004,859	1,074,525	1,187,177	1,327,491	1,574,372	19,804,726
Grand total	92,006,787	6,512,327	6,793,595	6,711,369	6,943,382	7,075,850	7,157,661	7,330,131	7,910,492	8,331,948	9,650,348	10,577,084	177,029,974

*Formerly the Agricultural Mutual.

†Formerly the Isolated Risk.

‡Not including \$124,272 for reinsurance of risks of the Sovereign Insurance Co.

**Formerly the Fire Insurance Association.

SUMMARY OF PREMIUMS received for Fire Insurance in Canada, by all Companies, for the Years 1869 to 1913, inclusive.

Companies.	Totals for 1869 to 1902.	PREMIUMS RECEIVED.											Totals for 1869 to 1913.
		1903.	1904.	1905.	1906.	1907.	1908.	1909.	1910.	1911.	1912.	1913.	
<i>Canadian.</i>	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$
Acadia Fire.....	474,234	271,787	284,863	46,136	76,859	85,324	84,584	142,956	155,086	125,526	110,673	144,172	971,316
Anglo-American.....				286,564	204,515	266,824	270,407	242,605	221,140	218,962	180,441	202,743	3,185,985
Beaver Fire.....												None	None
British America.....	7,030,070	424,684	532,271	470,969	513,127	576,277	473,921	401,504	363,565	550,718	421,097	482,282	12,240,485
British Colonial.....											12,015	35,796	46,411
British Northwestern.....											29,439	53,481	82,920
Canada Agricultural.....	454,896												454,896
Canada Fire.....	881,333									24,898	121,142	131,416	881,333
Canada National.....									262,048	281,605	301,017	292,290	277,456
Canadian Fire.....	588,206	180,485	205,087	218,917	241,438	248,726	227,003	240,633					3,287,459
Central Canada.....									50,651	55,615	50,222	56,085	260,368
Manufacturers.....						3,852	23,269	29,674					2,850,961
Citizens.....	2,850,961												190,342
Dominion.....	190,242								202,300	277,751	255,742	264,999	1,437,902
Dominion Fire.....						79,698	177,746	199,976					894,194
Eastern.....	894,194												
Eastern Canada.....						3,852	23,269	29,674	15,348				72,143
Manufacturers.....						208,423	205,658	154,570	254,304	242,859	175,830	160,747	2,292,451
Equity Fire.....	220,201	135,900	151,142	182,851	199,876				112,043	211,025	151,970	110,467	585,511
Factories Insurance.....													
Co.....									75,689	139,083	145,579	111,005	401,326
Hudson Bay Insurance.....													56,512
Imperial Underwriters.....													756,780
Liverpool-Manitoba.....											358,896	369,834	
London Mutual.....	4,426,391	332,062	430,190	458,212	426,825	382,799	433,680	389,419	425,250	353,881	423,151	478,306	9,019,566
Manitoba Assurance.....				99,219	125,293	150,164	126,691	101,500	298,068	333,578			1,294,513
Montreal Assurance.....				96,861	121,277	158,690	164,690	172,111	195,608	186,782	213,508	241,393	2,834,242
Montreal Fire.....	1,110,484	80,009	92,700										2,400,889
Montreal-Canada.....				231,025	334,803	297,106	214,847	199,825	180,605	174,738			441,018
Mount Royal.....											201,550	239,468	
National Fire.....	284,026												284,026
North Empire Fire.....								8,154	26,842	61,182	81,485	105,814	283,477
North West Fire.....											84,150	116,078	109,225

SESSIONAL PAPER No. 8

[illegible]

SESSIONAL PAPER No. 8

[illegible]

RECAPITULATION.

Canadian.....	40,008,565	2,282,498	2,681,275	3,013,714	3,179,319	3,681,335	3,819,372	3,764,341	4,334,612	4,737,141	5,063,409	5,099,298	81,654,879
British Companies.....	117,207,083	7,334,432	8,343,666	8,582,925	8,691,374	9,302,906	9,919,403	9,720,997	10,243,235	11,205,694	12,062,125	13,138,597	225,693,037
United States and Other.....	19,804,726	1,767,832	2,144,941	2,689,032	2,907,270	3,130,234	3,288,500	3,564,126	4,147,684	4,643,420	6,038,984	7,508,052	61,633,801
Grand totals.....	177,020,374	11,384,762	13,169,882	14,285,671	14,687,963	16,114,475	17,027,275	17,049,461	18,725,531	20,575,253	23,194,518	25,745,947	368,981,717

*Formerly the Agricultural Mutual. †Formerly the Isolated Risk. ‡Formerly the Fire Insurance Association. **Formerly the Law Union and Crown. ††Not including \$124,272 reinsurance of risks of the Sovereign Insurance Company.

*Formerly the Agricultural Mutual. †Formerly the Isolated Risk. ‡Formerly the Fire Insurance Association. **Formerly the Law Union and Crown. ††Not including \$124,272 reinsurance of risks of the Sovereign Insurance Company.

SUMMARY of Losses paid for Fire Insurance in Canada by all Companies, for the years 1869 to 1880.

LOSSES PAID.

	1869.	1870.	1871.	1872.	1873.	1874.	1875.	1876.	1877.	1878.	1879.	1880.	Total.
<i>Canadian Companies.</i>													
British America.....	49,538	61,636	83,669	89,828	117,970	92,346	125,435	106,989	115,015	73,553	101,804	81,160	1,008,913
Canada Agricultural.....						41,317	63,437	102,056	83,291				290,101
Canada Fire.....							35,688	134,715	134,715	78,517	102,582	120,719	472,221
Citizens'.....							62,682	168,608	309,010	69,599	71,197	56,674	736,720
Dominion.....										10,976	34,024	48,973	93,673
Dominion Mutual Fire.....	42,317	64,078	55,048	50,165	47,273	45,047	59,423	64,166	68,358	67,599	85,031	75,098	723,663
National Fire.....								42,839	167,447	48,944	28,502		287,732
Ottawa Agricultural.....							280	14,362	52,743	40,779			108,164
Provincial.....	81,431	68,006	100,344	119,791	100,512	117,386	139,184	163,070	61,522				957,146
Quebec.....	28,990	152,076	17,582	60,630	57,606	127,840	31,688	103,753	37,747	15,304	19,511	28,807	613,594
Royal Canadian.....							157,672	332,977	560,179	55,147	54,397	63,473	1,546,430
Sovereign.....			2,132	10,074	20,249	37,210	44,546	66,201	59,998	65,351	58,777	88,941	453,479
Stadacona.....							54,854	243,016	286,070	189,755			773,693
Western.....	73,840	107,618	155,564	179,981	138,039	143,652	148,402	153,373	250,007	112,845	131,328	138,794	1,753,503
	276,116	453,414	414,339	510,409	487,649	662,470	1,082,206	1,599,048	2,186,162	828,069	687,353	701,630	9,888,934
<i>British Companies.</i>													
Commercial Union.....	38,223	45,035	85,262	88,407	31,765	30,467	65,287	55,723	420,405	74,117	129,527	103,516	1,167,734
Guardian.....	None.	1,300	3,923	22,910	77,859	34,465	24,275	11,930	442,575	22,081	40,661	23,638	705,617
Imperial.....	27,537	71,580	67,986	80,965	71,295	68,886	105,942	55,946	660,979	67,230	82,762	49,903	1,411,070
Lancashire.....	29,368	28,212	25,035	53,070	46,802	45,088	46,393	40,307	454,572	70,674	90,180	87,494	1,017,765
Liverpool and London													
and Globe.....	183,579	251,405	215,563	244,474	136,008	164,156	193,477	118,873	526,275	37,093	78,429	54,703	2,294,635
London and Lancashire												463	463
London Assurance.....	66,274	33,221	35,034	84,493	43,875	56,724	16,544	37,888	25,118	29,697	44,827	14,406	488,101
North British.....	47,829	115,967	140,757	119,005	110,134	157,391	230,639	171,265	1,052,876	118,497	168,880	119,851	2,543,711
Northern.....	6,909	2,781	22,709	60,948	67,722	35,269	44,184	34,865	505,441	31,251	46,334	42,169	950,362
Norwich Union.....												1,415	1,415
Phoenix of London.....	23,819	128,845	37,226	86,919	53,009	81,752	121,577	92,871	72,313	47,778	147,524	53,408	947,041
Queen.....	31,800	56,251	89,272	101,478	99,558	126,903	123,729	135,038	856,975	111,799	115,064	79,914	1,927,781

SESSIONAL PAPER No. 8

Royal.....	124,328	272,622	181,496	147,269	167,858	258,970	293,758	340,735	661,774	179,462	237,268	168,745	3,034,275
Scottish Commercial.....	None.	17,134	18,127	45,029	60,811	60,035	9,977	39,648	14,247	37,401	46,439	29,617	177,329
Scottish Imperial.....							33,830	33,769	24,755	33,491	47,545	26,239	400,765
	579,416	1,024,362	922,400	1,136,167	967,316	1,120,100	1,299,612	1,168,838	5,718,305	880,571	1,275,540	855,423	16,948,076
<i>United States Companies</i>													
Ætna.....	82,299	111,235	116,943	142,928	182,368	103,864	113,761	62,622	342,208	63,166	87,139	44,229	1,452,762
Agricultural of Water- town.....		100	13,168	33,616	28,204					1,196	34,325	33,527	144,136
Andea.....			5,668										5,668
Hartford.....	29,108	35,726	76,681	86,795	16,647	39,719	65,394	21,048	167,290	47,221	55,215	31,038	671,932
Home.....	60,691												60,691
Phoenix of Brooklyn.....							2,558	15,719	77,044	2,451	5,626	672	104,070
	172,188	147,061	212,400	263,339	227,219	143,583	181,713	99,389	586,452	114,034	182,305	109,516	2,439,259

*Formerly the Agricultural Mutual. †Formerly the Isolated Risk.

SUMMARY of Losses paid for Fire Insurance in Canada by all Companies for the years 1869 to 1880—*Concluded.*

RECAPITULATION.

LOSSES PAID.													
	1869.	1870.	1871.	1872.	1873.	1874.	1875.	1876.	1877.	1878.	1879.	1880.	Total.
	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$
Canadian Companies...	276,116	453,414	414,339	510,469	487,649	662,470	1,082,206	1,599,048	2,186,162	828,069	687,358	701,639	9,888,934
British Companies.....	579,416	1,024,352	922,400	1,136,167	967,316	1,120,106	1,299,612	1,168,858	5,718,305	880,571	1,275,540	855,423	16,948,070
U. S. Companies.....	172,188	147,061	212,460	263,339	227,219	143,583	181,713	99,389	586,452	114,034	182,305	109,516	2,439,259
Grand totals.....	1,027,720	1,624,837	1,549,199	1,909,975	1,682,184	1,926,159	2,563,531	2,867,295	8,490,919	1,822,674	2,145,198	1,666,578	29,276,269

SESSIONAL PAPER No. 8

SUMMARY of Losses paid for Fire Insurance in Canada by all Companies, for the Years 1869 to 1891, inclusive.

	Totals for 1869 to 1880.		LOSSES PAID.										Totals for 1869 to 1891.		
	\$		1881.	1882.	1883.	1884.	1885.	1886.	1887.	1888.	1889.	1890.	1891.	\$	
<i>Canadian Companies.</i>															
British America.....	1,038,943		128,809	80,711	82,480	92,961	105,210	135,950	131,933	139,781	125,029	138,318	147,957	2,408,145	
Canada Agricultural.....	290,101													290,101	
Canada Fire.....	472,221		152,074	73,838										698,135	
Citizens.....	736,720		89,058	119,581	135,013	148,531	120,488	134,782	170,335	146,937	121,802	148,688	186,202	2,258,637	
Dominion.....	93,673		54,382											148,255	
Eastern.....											200	35,297	73,162	105,659	
*London Mutual Fire..	723,603		94,632	60,758	70,211	75,748	78,556	83,830	102,639	95,257	92,388	95,952	86,710	1,060,284	
National.....	287,732													287,732	
Ottawa Agricultural...	108,164													108,164	
Provincial.....	957,146													957,146	
Quebec.....	613,504		392,442	42,338	49,056	34,829	39,360	46,033	61,254	57,976	68,762	50,499	75,094	1,531,117	
Royal Canadian.....	1,546,450		142,440	103,328	117,806	161,489	114,684	152,313	126,196	134,896	115,583	110,347	155,102	2,980,634	
Sovereign.....	453,479		107,042	78,811	96,884									736,216	
Stadacona.....	773,695													773,695	
Western.....	1,733,508		175,619	174,478	208,380	249,179	138,891	186,456	172,064	175,596	154,988	150,994	216,507	3,742,657	
	9,888,634		1,336,758	733,843	760,430	762,737	597,189	739,364	764,321	750,448	678,752	736,095	940,734	18,689,605	
<i>British Companies.</i>															
Atlas.....															
Caledonian.....					18,631	67,032	48,046	72,624	71,996	69,500	31,835	45,657	44,945	166,134	
City of London.....					82,158	94,565	86,607	127,550	117,840	127,144	79,129	87,048	66,237	934,518	
Commercial Union.....	1,167,734		263,394	238,110	254,744	237,611	186,827	227,179	206,844	145,737	176,702	151,640	207,527	3,404,249	
Employers' Liability...									11,838	30,892	28,567	37,012	42,420	180,729	
Fire Insurance Associa- tion.....			7,453	75,568	96,797	88,231	88,437	93,807	117,097	89,472	57,397	61,930	67,426	843,615	
Glasgow and London...						109,609	104,043	144,330	216,999	219,775	209,459	163,100		1,167,343	

SUMMARY of Losses paid for Fire Insurance in Canada by all Companies for the years 1869 to 1891, inclusive.—*Concluded.*

	Totals. for 1869 to 1890.	LOSSES PAID.										Totals for 1869 to 1891.
		1861.	1862.	1863.	1864.	1865.	1866.	1867.	1868.	1869.	1891.	
		\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	
British Companies—Con.												
Guardian.....	705,617	58,965	45,027	28,740	68,562	79,163	99,846	121,111	93,334	115,694	146,763	1,727,444
Imperial.....	1,411,070	130,320	100,755	92,334	128,330	80,292	129,743	95,584	85,557	91,828	101,411	2,538,997
Lancashire.....	1,017,755	141,313	121,870	124,943	151,256	115,642	149,066	93,548	104,728	116,750	136,195	2,438,651
Liverpool and London and Globe.....	2,204,635	142,155	107,074	109,726	122,211	110,677	195,532	159,400	127,360	95,579	106,640	3,647,633
London and Lancashire	465	9,379	30,537	76,852	57,974	64,993	43,218	65,226	42,890	40,284	103,102	600,200
London Assurance.....	488,101	21,283	35,707	51,289	40,626	46,119	47,855	52,533	28,005	24,178	39,100	911,475
Manchester.....	.....	.....	.....	6,472	24,700	38,094	70,134	53,554	43,823	37,437	6,700	54,225
National of Ireland.....	2,543,711	253,794	179,488	108,409	190,535	155,895	186,642	190,752	163,952	199,930	50,772	391,238
North British.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	174,988	4,656,555
Northern.....	920,382	65,338	89,217	87,365	166,240	105,279	130,787	100,586	99,298	86,775	126,609	2,078,967
Norwich Union.....	1,415	14,205	40,436	54,098	48,063	48,665	46,074	62,316	46,101	36,618	54,650	68,005
Phoenix of London.....	947,041	121,359	123,946	145,025	176,594	91,904	150,407	112,280	96,786	88,548	110,201	138,527
Queen.....	1,927,781	150,759	159,717	132,189	140,051	129,232	128,645	119,306	107,049	107,028	115,506	3,325,321
Royal.....	3,034,275	324,067	315,855	418,241	300,084	295,068	267,443	307,772	284,209	227,111	294,526	6,495,567
Scottish Commercial.....	177,329	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	177,329
Scottish Imperial.....	400,765	21,821	39,593	21,229	.....	.....	.....	.....	.....	.....	.....	483,408
Scottish Union and Na- tional.....	.....	.....	8,318	13,592	18,294	20,222	21,282	38,828	62,380	45,013	41,466	82,863
Union Assurance Soc'y. United Fire.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	1,125	33,275
.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	79,965
.....	16,948,076	1,069,405	1,768,444	1,992,671	2,290,588	1,895,175	2,338,164	2,335,034	2,094,465	1,968,537	2,229,556	2,533,162
.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	40,083,277
United States Companies												
Aetna.....	1,452,762	60,018	82,164	51,952	55,224	54,276	68,401	68,430	73,742	58,422	84,647	2,184,433
Agricultural of Water- town.....	144,136	29,316	20,271	28,965	33,740	38,663	49,976	54,946	47,337	70,273	44,920	67,015
Andes.....	5,698	.....	.....	.....	.....	.....	7,704	23,516	23,238	10,117	13,829	13,462
Connecticut.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	5,668
Hartford.....	671,932	71,227	56,554	71,415	85,534	68,808	69,043	65,514	58,538	57,552	109,018	1,493,279

SUMMARY OF Losses paid for Fire Insurance in Canada by all Companies, for the years 1869 to 1902, inclusive.

	Totals for 1869 to 1891.	Losses Paid.											Totals for 1869 to 1902.
		1892.	1893.	1894.	1895.	1896.	1897.	1898.	1899.	1900.	1901.	1902.	
<i>Canadian Companies.</i>													
Anglo-American.....	2,408,145	148,511	144,298	148,829	172,857	165,721	176,736	158,025	162,873	51,804	82,516	105,206	230,526
British America.....	290,101									217,077	209,468	100,072	4,272,612
Canada Agricultural.....	698,133												290,101
Canadian Fire.....													698,133
Citizens'.....	2,258,037	28,521	712				13,065	30,451	19,540	77,916	60,747	59,512	267,861
Eastern.....	148,255												2,287,870
Domion.....	108,059	119,835	188,314	151,672	64,481								148,255
Equity Fire.....													632,901
London Mutual Fire.....	1,660,284	96,262	99,088	126,532	117,940	125,638	131,415	119,357	120,542	124,692	120,713	156,868	3,018,331
Mercantile.....	82,370	81,686	99,890	125,110	127,092	44,214	45,066	34,293	52,655	47,589	28,076	768,641	287,732
National Fire.....	287,732									47,615	84,583	71,290	303,483
Ottawa Fire.....													108,104
Provincial.....	957,146												957,146
Quebec.....	1,531,147	81,974	71,592	63,311	53,727	66,734	101,507	49,279	104,916	94,128	66,516	32,798	2,317,629
Royal Canadian.....	2,980,634	8,306											2,988,940
Sovereign.....	736,216												736,216
Stadacona.....	773,695												773,695
Victoria-Montreal.....													59,878
Western.....	3,742,657	226,440	211,459	211,637	272,888	227,781	251,354	185,527	180,800	51,741	274,811	196,287	6,283,100
<i>British Companies.</i>													
Albion Fire Ins. Ass.....	843,615	90,724	82,427										1,016,766
Alliance.....		115,390	177,903	162,232	124,330	106,319	94,831	118,921	106,732	242,278	150,163	22,399	1,421,507
Atlas.....	166,134	53,611	76,220	65,069	71,814	77,705	85,491	100,729	107,556	149,933	147,032	141,318	1,283,212
Caledonian.....	578,102	59,888	97,590	102,019	93,096	99,723	101,706	95,913	144,856	281,437	215,475	101,992	1,972,456
City of London.....	934,518	42,837											977,455
Commercial Union.....	3,404,249	280,795	253,059	241,680	298,272	224,423	255,943	276,008	287,299	300,438	281,721	153,784	6,267,901
Employers' Liability.....	150,729	51,049											255,901
Glasgow and London.....	1,167,315												1,167,315
Guardian.....	1,727,445	193,029	172,147	217,304	218,756	188,995	240,995	170,135	216,100	334,094	324,933	198,438	4,202,071
Imperial.....	2,538,997	83,039	101,072	106,609	109,880	104,235	121,872	118,173	199,057	507,418	216,795	104,145	4,181,342
Lanashire.....													216,795
Law Union and Rock.....	2,453,651	173,592	196,318	157,654	223,166	165,504	205,372	153,435	243,329	293,931	206,012	30,273	4,492,210
									3,535	34,025	41,995	13,948	92,603

SESSIONAL PAPER No. 8

Liverpool and London and Globe.....	3,647,633	202,859	281,337	215,783	249,608	204,133	259,826	209,007	280,406	301,809	343,103	187,846	5,333,410
London and Lancashire.....	606,200	106,277	95,406	108,758	102,376	89,008	105,652	226,856	106,307	195,108	135,774	114,700	2,051,952
London Assurance.....	911,475	75,476	75,476	75,476	100,385	107,356	100,147	156,950	177,269	132,271	113,541	43,430	1,906,332
Manchester.....	54,225	79,519	109,692	148,745	155,536	107,167	149,540	112,863	147,884	321,457	204,759	73,324	1,064,241
National of Ireland.....	4,656,535	61,713	77,817	65,741	71,814	77,705	85,491	140,729	107,556	149,933	128,980	120,633	1,470,330
North British.....	2,078,967	240,402	336,358	225,954	240,628	209,793	332,504	272,694	345,245	320,111	334,205	233,358	7,029,880
Northern.....	74,582	101,735	121,612	113,862	156,392	132,555	110,359	125,305	158,895	187,078	242,012	100,804	3,629,580
Phoenix of London.....	2,321,618	175,982	91,212	114,358	131,346	123,332	172,310	196,340	171,356	243,017	252,542	176,084	2,317,055
Phoenix of London.....	135,355	163,067	162,357	149,890	138,331	133,331	193,552	320,395	181,356	396,234	398,455	242,672	4,833,262
Queen.....	3,325,321	361,616	446,332	402,605	489,127	389,995	377,278	394,200	415,076	497,403	485,718	365,377	3,325,321
Royal.....	6,495,567	177,329	177,329	177,329	177,329	177,329	177,329	177,329	177,329	177,329	177,329	177,329	177,329
Scottish Commercial.....	483,408	332,265	94,038	109,741	81,758	124,045	96,157	114,408	106,630	133,118	204,334	110,597	1,599,301
Scottish Union and Na- tional.....	332,265	7,217	58,177	88,469	116,304	105,039	150,728	115,180	144,113	163,464	160,533	95,030	1,204,734
Sun Insurance Office.....	34,400	91,549	117,631	127,577	143,141	118,861	158,401	179,213	280,041	281,280	1,714,466	106,155	1,714,466
Union Assurance Soc'y United Fire.....	79,965	153,670	163,277	121,834	23,994	23,994	23,994	23,994	23,994	23,994	23,994	23,994	549,440
United States Companies	40,083,277	2,878,149	3,496,112	3,094,861	3,402,337	2,845,994	3,834,667	3,557,122	3,867,212	5,515,231	4,889,192	2,794,487	79,058,641
Æthna.....	2,184,433	105,379	91,254	77,816	107,468	67,243	110,165	102,714	106,455	206,451	141,995	78,116	3,469,489
Agricultural of Water- town.....	629,558	47,990	43,037	55,666	42,230	36,693	2,104	5,207	36,703	25,070	25,070	857,278	5,668
American Fire.....	5,608	15,900	20,198	13,619	29,408	21,491	33,503	50,238	38,774	44,552	31,879	27,090	418,691
Connecticut Fire.....	91,889	72,716	97,167	94,407	118,373	80,304	99,292	119,092	111,647	233,500	147,172	70,822	2,767,571
Hartford.....	60,691	31,075	43,132	58,653	58,703	68,471	86,638	91,294	77,244	178,154	110,442	69,749	906,525
Horne, New York.....	32,970	73,296	63,214	62,006	98,536	56,806	35,176	48,309	46,329	68,853	97,917	54,700	1,126,664
Ins. Co. of N. America.....	420,932	169,316	229,819	145,013	140,935	113,092	120,858	108,471	106,457	90,908	80,225	47,177	1,435,691
Phoenix of Brooklyn.....	82,830	191,150	171,608	184,851	188,697	199,841	160,539	119,542	188,612	267,054	241,165	213,140	2,101,193
Queen of Hartford.....	7,994	706,992	759,429	692,631	784,410	613,941	648,275	639,660	677,725	1,245,975	875,805	502,538	13,217,635
Queen of America.....	5,010,234	792,219	797,149	801,871	807,003	713,566	718,851	587,705	637,101	1,013,087	1,009,899	865,214	27,433,310
Canadian Companies.....	18,680,605	2,878,149	3,496,112	3,094,861	3,402,337	2,845,994	3,834,667	3,557,122	3,867,212	5,515,231	4,889,192	2,794,487	79,058,641
British Companies.....	40,083,277	706,992	759,429	692,631	784,410	613,941	648,275	639,660	677,725	1,245,975	875,805	502,538	13,217,635
U. S. Companies.....	5,010,234	4,377,270	5,052,690	4,589,363	4,993,750	4,173,501	4,701,833	4,784,487	5,182,038	6,774,293	6,774,293	4,152,289	120,339,586
Grand totals.....	65,783,116	4,377,270	5,052,690	4,589,363	4,993,750	4,173,501	4,701,833	4,784,487	5,182,038	6,774,293	6,774,293	4,152,289	120,339,586

RECAPITULATION.

*Formerly the Agricultural Mutual.

†Formerly the Isolated Risk.

‡Formerly the Fire Insurance Association.

SESSIONAL PAPER No. 8

Occidental Fire	203,488	123,038	188,564	86,738	104,826	93,823	184,594	25,209	38,499	32,610	59,259	84,000	239,067
Ontario Fire								112,474	151,455	167,882	111,762	53,507	851,105
Ottawa Assurance Co.								25,225	43,327	-22,736	739		866,253
Ottawa-Agricultural													
Pacific Coast Fire	108,164						39,005	13,148	28,119	23,920	29,892	13,794	108,164
Provincial	957,146						48,316	113,422	87,993	88,409	94,100	119,445	147,887
Quebec Fire	2,317,629	36,962	142,877	44,518	73,089	39,692	36,144	72,247	64,381				957,146
Richmond and Drummond					4,774		119,538	148,366	190,191	234,085			3,206,542
Rimouski													256,393
Royal Canadian	2,988,950												1,363,199
Sovereign	736,216						67,616	45,566	27,389	38,464	51,792	55,869	2,988,950
Sovereign Fire					514	27,949							736,216
Stadacona	773,695												315,189
Victoria-Montreal	59,878												773,695
Western	6,283,100	228,471	558,864	257,221	239,953	170,571	319,514	187,788	235,186	197,885	192,429	257,056	9,143,038
													39,878
													9,143,038
													51,601,993
<i>British.</i>													
Albion Fire Insurance Association	1,016,766												1,016,766
Alliance	1,421,507	114,640	556,230	87,964	53,809	82,537	79,673	44,296	87,533	166,772	102,045	78,648	2,815,563
Atlas	1,283,212	141,022	488,703	227,883	185,521	236,996	269,409	205,589	289,073	311,967	294,396	274,018	4,208,753
Caledonian	1,972,456	132,790	368,008	158,132	127,114	170,689	250,862	132,710	175,706	223,743	214,632	226,559	4,153,441
City of London	977,455												977,455
Commercial Union	6,267,901	261,278	559,371	223,062	202,418	288,982	523,607	487,171	603,668	696,994	414,023	352,341	10,882,826
Employers' Liability													
General Accident, Fire and Life	255,801												445,068
Glasgow and London							4,182	81,189	None.	20,417	60,428	108,422	712,786
Guardian	1,167,345												1,167,345
Imperial	4,202,971	285,672	446,415	284,460	280,528	367,923	446,333	391,660	433,844	476,700	522,783	558,060	8,697,379
Lancashire	4,181,342												4,181,342
Law Union and Rock	4,492,270												4,492,270
Liverpool and London and Globe	92,903	53,317	117,666	26,826	49,790	68,826	78,780	60,585	81,029	104,250	113,957	113,772	967,010
London and Lancashire Fire	6,383,410	273,920	813,101	430,892	533,162	770,662	802,131	694,558	621,266	749,734	730,921	779,787	13,583,544
London Assurance	2,051,952	148,788	422,806	131,844	131,795	168,438	284,950	212,309	291,884	360,856	257,397	306,029	4,769,018
Manchester	1,905,332	78,041	168,649	54,203	48,502	68,347	86,932	44,643	70,952	89,846	107,348	134,444	2,857,239
Marine Insurance Co.	1,664,241	102,460	147,537										1,914,538
National of Ireland and North British and Mercantile	1,479,390	156,895	70,552									None.	None.
												1,766,837	
	7,966,547	316,374	741,146	282,439	319,625	451,605	431,631	449,390	458,522	508,613	43,220	561,164	12,946,482

SESSIONAL PAPER No. 8

[illegible]

RECAPITULATION.

Canadian	27,433,320	1,209,678	2,561,475	1,399,065	1,602,131	1,801,449	2,655,226	2,123,508	2,544,650	2,519,179	2,731,761	3,020,560
British	79,688,641	3,803,764	9,172,919	3,634,706	3,829,244	3,073,985	5,776,723	4,849,387	5,488,726	6,181,888	6,319,064	6,939,451
United States and other	13,217,635	857,274	2,365,140	966,748	1,132,916	1,569,007	1,847,504	1,673,731	2,259,017	2,235,881	3,068,750	4,043,757
	120,339,596	5,870,716	14,099,534	6,000,519	6,584,291	8,445,041	10,279,455	8,646,326	10,292,393	12,119,581	14,003,768	237,618,698

* Formerly the Agricultural Mutual. † Formerly the Isolated Risk. ‡ Formerly the Fire Insurance Association. ** Formerly the Law Union and Crown.

*Formerly the Agricultural Mutual. †Formerly the Isolated Risk.

†Formerly the Fire Insurance Association.

††Formerly the Law Union and Commerce

SUMMARY OF FIRE INSURANCE in Canada for the Years 1869 to 1913, inclusive.

Year.	Net Cash Premiums Received.	Amount of Policies taken during the Year.	Amount of Risks at Date of Statement.	Losses Paid.
CANADIAN COMPANIES.	\$	\$	\$	\$
1869	501,362	41,090,604	59,340,916	276,116
1870	536,600	54,637,315	59,523,641*	453,414
1871	707,418	68,921,494	68,465,914*	414,339
1872	796,847	76,499,542	72,203,784*	510,469
1873	842,896	71,775,952	91,032,187*	487,649
1874	1,453,781	126,588,965	126,705,337*	662,470
1875	1,646,654	168,896,111	190,284,543	1,082,206
1876	1,881,641	198,509,113	231,834,162	1,599,048
1877	1,622,955	168,935,723	217,745,048	2,186,162
1878	1,161,896	127,288,165	171,430,750	828,069
1879	1,102,822	124,652,727	158,824,631	687,353
1880	1,190,029	131,079,789	154,403,173	701,639
1881	1,206,470	140,331,153	183,436,153	1,336,758
1882	1,033,433	124,123,715	152,564,079	733,843
1883	1,091,801	122,302,460	149,930,173	760,430
1884	1,140,428	118,747,547	147,968,945	762,737
1885	1,107,879	111,162,914	143,759,390	597,189
1886	1,107,710	114,543,806	142,685,145	739,364
1887	1,121,435	109,206,925	154,165,902	764,321
1888	1,131,991	120,158,592	159,070,684	750,448
1889	1,173,948	122,965,987	158,883,612	678,752
1890	1,249,884	135,145,294	178,691,762	736,095
1891	1,278,736	135,943,674	177,785,359	940,734
1892	1,052,041	112,566,165	148,557,131	792,219
1893	1,137,797	123,785,683	151,614,280	797,149
1894	1,108,294	121,562,165	150,241,967	801,871
1895	1,151,126	130,567,693	143,697,862	807,003
1896	1,061,855	114,379,430	141,251,862	713,566
1897	1,021,216	107,268,258	154,231,897	718,891
1898	1,121,927	111,006,221	159,927,706	587,705
1899	1,183,739	130,509,195	169,792,859	637,101
1900	1,298,751	154,851,897	190,577,768	1,013,087
1901	1,727,410	170,894,095	221,756,637	1,009,899
1902	2,055,793	215,145,909	246,042,580	865,214
1903	2,282,498	216,505,990	260,637,251	1,209,678
1904	2,681,275	239,234,027	296,888,876	2,561,475
1905	3,013,714	301,816,272	328,340,100	1,399,065
1906	3,179,319	324,168,552	354,604,064	1,602,131
1907	3,681,335	375,927,812	412,019,532	1,801,449
1908	3,819,372	423,764,660	433,913,379	2,655,226
1909	3,764,341	455,432,696	473,744,578	2,123,508
1910	4,334,612	528,093,567	502,510,417	2,544,650
1911	4,727,141	572,066,012	549,604,374	2,519,179
1912	5,063,409	653,582,426	644,099,996	2,731,761
1913	5,150,453	712,651,986	684,512,297	3,020,551
Totals.....	81,706,039			51,601,983
BRITISH COMPANIES.				
1869	1,119,011	120,747,515	115,222,003	579,416
1870	1,185,398	131,570,928	120,903,017	1,024,362
1871	1,299,846	148,147,966	132,731,241	922,400
1872	1,499,620	174,361,395	145,700,486	1,136,167
1873	1,773,265	172,531,126	147,602,019	967,316
1874	1,809,473	177,346,240	155,088,455	1,120,106
1875	1,683,715	166,953,268	154,835,931	1,299,612
1876	1,597,410	178,725,453	153,885,268	1,168,858
1877	1,927,220	206,713,932	184,304,318	5,718,305
1878	1,994,940	213,127,414	202,702,743	880,571
1879	1,899,154	213,131,294	208,265,359	1,275,540
1880	2,048,408	227,537,306	229,745,985	855,423
1881	2,353,258	271,044,719	277,721,299	1,669,405

*These returns are imperfect.

SESSIONAL PAPER No. 8

SUMMARY OF FIRE INSURANCE in Canada for the Years 1869 to 1913, inclusive-*Con.*

Year.	Net Cash Premiums Received.	Amount of Policies taken during the Year.	Amount of Risks at Date of Statement.	Losses Paid.
BRITISH COMPANIES—<i>Con.</i>				
	\$	\$	\$	\$
1882.....	2,908,458	321,466,183	339,520,054	1,768,444
1883.....	3,178,850	350,393,028	380,613,572	1,992,671
1884.....	3,472,119	354,458,616	413,441,198	2,290,588
1885.....	3,376,401	337,216,878	421,205,014	1,895,175
1886.....	3,429,012	349,109,117	393,166,340	2,338,164
1887.....	3,693,992	377,690,654	422,314,264	2,335,034
1888.....	3,859,282	376,540,072	434,941,955	2,094,465
1889.....	3,970,632	403,297,656	468,379,580	1,968,537
1890.....	4,072,133	427,931,692	474,884,419	2,229,556
1891.....	4,189,171	411,748,053	497,550,395	2,553,162
1892.....	4,455,474	466,900,791	549,223,123	2,878,149
1893.....	4,623,196	458,254,364	563,044,318	3,496,112
1894.....	4,602,747	435,237,770	567,948,304	3,094,861
1895.....	4,750,290	436,765,579	575,683,150	3,402,337
1896.....	5,006,047	459,959,398	591,656,008	2,845,994
1897.....	5,165,202	470,466,620	611,840,429	3,334,667
1898.....	5,223,345	481,404,453	629,768,638	3,557,122
1899.....	5,552,228	524,980,343	654,890,000	3,867,212
1900.....	5,846,020	540,448,980	681,751,373	5,515,231
1901.....	6,595,447	542,142,232	694,491,228	4,889,192
1902.....	6,946,919	556,692,825	695,220,761	2,724,487
1903.....	7,334,432	580,718,653	727,383,239	3,803,764
1904.....	8,343,666	609,942,293	745,159,661	9,172,919
1905.....	8,582,925	649,566,539	785,219,445	3,634,706
1906.....	8,601,374	672,318,145	855,091,245	3,829,244
1907.....	9,302,906	748,836,659	937,282,806	5,073,985
1908.....	9,919,403	784,146,201	976,873,509	5,776,725
1909.....	9,720,997	832,409,237	1,059,251,521	4,849,587
1910.....	10,243,235	936,097,608	1,143,463,774	5,488,726
1911.....	11,205,694	998,101,547	1,269,648,229	6,181,888
1912.....	12,092,125	1,148,396,313	1,430,070,127	6,319,064
1913.....	13,138,597	1,318,925,094	1,595,798,865	6,939,451
Totals.....	225,693,037	.....	.....	140,758,700
UNITED STATES AND OTHER COMPANIES.				
1869.....	165,166*	9,702,356	13,796,890*	172,188
1870.....	194,781	12,893,827	11,167,928	147,061
1871.....	314,452	27,367,712	27,256,629*	212,460
1872.....	332,243	26,526,334*	33,818,670	263,339
1873.....	352,255	26,788,850	40,120,629	207,219
1874.....	259,049	25,243,769	25,050,427	143,583
1875.....	264,395	17,357,605	19,300,555	181,713
1876.....	228,957	23,914,181	18,880,530	99,389
1877.....	213,830	21,013,457	18,298,315	586,452
1878.....	211,594	19,432,178	35,766,238	114,034
1879.....	225,512	22,920,397	20,267,995	182,305
1880.....	241,140	25,434,766	27,414,113	109,516
1881.....	267,388	30,040,366	31,053,261	163,661
1882.....	287,815	32,451,518	34,772,345	162,699
1883.....	354,090	40,284,814	41,720,296	167,127
1884.....	367,581	40,777,215	44,097,646	191,998
1885.....	368,180	37,623,116	46,830,075	186,923
1886.....	395,613	42,099,984	50,921,537	223,860
1887.....	429,075	45,859,509	56,287,171	304,159
1888.....	445,990	44,831,343	56,722,420	228,909
1889.....	443,436	46,518,451	57,275,186	228,922
1890.....	514,054	57,646,959	67,103,440	300,916
1891.....	700,809	75,726,655	84,266,437	411,801
1892.....	1,004,812	107,708,732	123,629,818	706,902

*These returns are imperfect.

4 GEORGE V., A. 1914

SUMMARY OF FIRE INSURANCE in Canada for the Years 1869 to 1913,
inclusive—*Con.*

Year.	Net Cash Premiums Received.	Amount of Policies taken during the Year.	Amount of Risks at Date of Statement.	Losses Paid.
UNITED STATES AND OTHER COM- PANIES— <i>Con.</i>	\$	\$	\$	\$
1893.....	1,032,602	105,564,192	124,028,459	759,429
1894.....	1,000,328	96,789,493	117,876,931	692,631
1895.....	1,041,966	100,305,776	118,491,852	784,410
1896.....	1,007,948	94,949,822	112,666,482	613,941
1897.....	971,243	85,963,431	102,449,891	648,275
1898.....	1,004,859	88,750,015	105,697,763	639,660
1899.....	1,074,525	100,767,561	112,186,809	677,725
1900.....	1,187,177	108,127,777	120,063,219	1,245,975
1901.....	1,327,491	108,486,527	122,439,754	875,865
1902.....	1,574,372	120,211,152	133,999,827	562,588
1903.....	1,767,832	136,050,121	152,433,226	857,274
1904.....	2,144,941	153,128,785	172,965,394	2,365,140
1905.....	2,689,032	188,712,561	204,586,950	966,748
1906.....	2,907,270	213,613,168	234,206,935	1,152,916
1907.....	3,130,234	239,440,520	265,401,198	1,569,607
1908.....	3,288,500	253,383,160	289,931,375	1,847,504
1909.....	3,564,126	292,133,934	330,290,388	1,673,731
1910.....	4,147,684	352,864,510	388,302,549	2,259,017
1911.....	4,642,420	417,473,032	460,615,743	2,235,881
1912.....	6,038,984	572,182,988	609,273,561	3,068,756
1913.....	7,508,052	893,623,473	871,619,317	4,043,757
Totals.....	61,633,801	.....	.....	35,257,966

TOTALS FOR ALL YEARS FROM 1869 TO 1913 INCLUSIVE.

Canadian Companies.....	81,706,039	.....	.....	51,601,983
British Companies.....	225,693,037	.....	.....	140,758,700
United States and other Companies.....	61,633,801	.....	.....	35,257,966
Grand totals.....	369,032,877	.....	.....	227,618,649

SESSIONAL PAPER No. 8

ABSTRACT OF Fire Insurance done by Canadian Companies which do business outside of the Dominion, and of Fire, &c., business done by Companies transacting Fire and other classes of Insurance, for 1913.

ACADIA FIRE INSURANCE COMPANY.

Nature of Business.	Net Cash received for Premiums.	Gross Amount of Policies, New and Renewed.	Net Amount at Risk at Date.	Net Amount of Losses incurred during the Year.	Net Amount of Losses Paid.	UNSETTLED CLAIMS.		Remarks.
						Not Registered.	Registered.	
	\$	\$	\$	\$	\$	\$	\$	
In Canada.....	144,172	19,084,940	15,565,588	83,248	80,084	6,740	1,200	Total business De-
In other countries.....	2,877	317,180	267,405	290	259	None.	None.	cember 31, 1913.
Totals.....	147,049	19,402,120	15,832,993	83,508	80,343	6,740	1,200	

ANGLO-AMERICAN FIRE INSURANCE COMPANY.

In Canada.....	202,743	29,544,283	32,070,226	142,115	131,646	21,186	4,000	Total business De-
In other countries.....	2,271	134,500	121,892	58	58	None.	3,250	cember 31, 1913.
Totals.....	205,014	29,678,783	32,192,028	142,173	131,704	21,186	7,250	

BRITISH AMERICA ASSURANCE COMPANY.

Fire.....	1,866,918	363,906,288	351,882,293	1,027,510	1,004,416	40,993	None.	Total business De-
Hall.....	6,396	138,730	None.	2,098	2,098	153,556	8,992	cember 31, 1913.
Totals.....	1,873,314	364,045,018	351,882,293	1,029,578	1,006,484	194,549	8,992	

CANADIAN FIRE INSURANCE COMPANY.

In Canada.....	292,204	30,246,161	34,638,385	124,899	132,072	10,375	1,100	Total business De-
In other countries.....	9,495	944,285	829,165	1,253	2,293	50	None.	cember 31, 1913.
Totals.....	301,699	31,210,446	35,467,550	126,062	134,275	10,425	1,100	

ABSTRACT OF FIRE INSURANCE done by Canadian Companies which do business outside of the Dominion, and of Fire etc., business done by Companies transacting Fire and other classes of Insurance, for 1913—Continued.

HUDSON BAY INSURANCE COMPANY.

Nature of Business.	Net Cash received for Premiums.	Gross Amount of Policies, New and Renewed.	Net Amount at Risk at Date.	Net Amount of Losses incurred during the Year.	Net Amount of Losses Paid.	UNSETTLED CLAIMS.		Remarks.
						Not Resisted.	Resisted.	
	\$	\$	\$	\$	\$	\$	\$	
Fire	111,005	19,039,543	8,762,682	96,449	95,638	11,027	None.	Total business December 31, 1913.
Hail.....	280,992	4,551,226	None.	179,528	177,528	2,000	None.	
Totals.....	391,997	23,590,769	8,762,682	275,977	273,166	13,027	None.	

THE IMPERIAL UNDERWRITERS CORPORATION OF CANADA.

Fire	56,512	4,713,255	5,683,894	17,065	15,387	2,700	None.	Total business December 31, 1913
Plate Glass	343	.....	.....	5,081	4,913	423	None.	
Totals.....	56,855	.....	.....	22,146	20,300	3,123	None.	

LONDON MUTUAL FIRE INSURANCE COMPANY.

In Canada	473,306	74,887,473	83,341,061	299,580	294,777	22,840	None.	Total business December 31, 1913.
In other countries.....	6,366	1,610,433	303,603	4,312	6,214	275	None.	
Totals.....	484,672	76,497,906	83,644,664	303,892	300,991	23,115	None.	

MONTREAL-CANADA FIRE INSURANCE COMPANY.

In Canada	146,959	17,703,809	21,213,373	102,396	94,471	24,675	4,000	Total business December 31, 1913.
In other countries.....	1,189	145,250	154,890	153	153	None.	1,083	
Totals.....	148,148	17,849,059	21,368,263	102,549	94,624	24,675	5,083	

SESSIONAL PAPER No. 8

MOUNT ROYAL INSURANCE COMPANY.

Fire.....	242,981	32,808,835	32,444,343	137,673	125,399	10,143	2,073	Total business De-
Plate Glass.....	4,222	5,233	8,507	2,481	2,481	None.	None.	cember 31, 1913.
Hail.....	5,667	.....	None.	2,203	2,203	None.	None.	
Totals.....	252,870	32,874,065	32,452,850	132,357	130,083	10,143	2,073	

NORTH EMPIRE FIRE INSURANCE COMPANY.

In Canada.....	105,814	11,060,712	6,483,375	53,660	49,912	7,506	None.	Total business De-
In other countries.....	955	133,486	193,496	None.	None.	None.	None.	cember 31, 1913.
Totals.....	106,769	11,254,198	6,676,861	53,660	49,912	7,506	None.	

NORTH WEST FIRE INSURANCE COMPANY.

In Canada.....	115,078	11,990,235	11,059,745	49,854	46,201	5,838	500	Total business De-
In other countries.....	782	63,634	64,509	114	114	None.	None.	cember 31, 1913.
Totals.....	115,860	11,983,869	11,124,254	49,968	46,315	5,838	500	

NOVA SCOTIA FIRE INSURANCE COMPANY.

In Canada.....	-61,910	.....	None.	79,593	83,523	9,068	None.	Total business De-
In other countries.....	461	.....	None.	106	106	None.	None.	cember 31, 1913.
Totals.....	-61,449	.....	None.	79,699	83,629	9,068	None.	

OCCIDENTAL FIRE INSURANCE COMPANY.

In Canada.....	158,378	8,567,200	10,173,787	83,726	84,090	11,514	None.	Total business De-
In other countries.....	10,076	673,275	617,275	536	536	None.	None.	cember 31, 1913.
Totals.....	168,454	9,240,475	10,791,062	84,262	84,626	11,514	None.	

ONTARIO FIRE INSURANCE COMPANY.

In Canada.....	100,518	.....	13,347,643	94,477	53,507	60,227	None.	Total business De-
In other countries.....	2,910	.....	340,345	1,289	626	914	None.	cember 31, 1913.
Totals.....	103,428	.....	13,687,988	95,766	54,133	61,141	None.	

ABSTRACT OF FIRE INSURANCE done by Canadian Companies which do business outside of the Dominion, and of Fire, etc., business done by Companies transacting Fire and other classes of Insurance, for 1913—*Continued.*

PACIFIC COAST FIRE INSURANCE COMPANY.

Nature of Business.	Net Cash received for Premiums.	Gross Amount of Policies, New and Renewed.	Net Amount at Risk at Date.	Net Amount of Losses incurred during the Year.	Net Amount of Losses Paid.	UNSETTLED CLAIMS.		Remarks.
						Not Registered.	Registered.	
	\$	\$	\$	\$	\$	\$	\$	
In Canada.....	66,826	14,346,644	14,827,448	21,586	13,794	3,649	None.	Total business De-
In other countries.....	25,862	6,672,957	3,096,436	16,389	19,551	616	None.	cember 31, 1913.
Totals.....	89,688	21,019,581	17,923,884	38,175	33,345	4,265	None.	

LA COMPAGNIE D'ASSURANCE CONTRE L'INCENDIE DE RIMOUSKI.

In Canada.....	199,770	28,825,327	26,732,231	219,722	218,613	53,631	2,300	Total business De-
In other countries.....	None.	None.	None.	15,411	14,268	3,560	918	cember 31, 1913.
Totals.....	199,770	28,825,327	26,732,231	235,133	232,881	56,331	3,218	

SOVEREIGN FIRE ASSURANCE COMPANY.

In Canada.....	— 16,077	.....	None.	41,117	55,869	172	None.	Total business De-
In other countries.....	— 169,007	.....	None.	31,384	119,446	3,919	6,448	cember 31, 1913.
Totals.....	— 132,684	.....	None.	72,501	175,315	4,091	6,448	

WESTERN ASSURANCE COMPANY.

Fire.....	2,171,920	401,558,786	433,587,609	1,107,557	1,175,622	201,498	12,157	Total business De-
Inland Transportation.....	6,071	8,162,368	1,156,899	8,487	8,187	300	None.	cember 31, 1913.
Marine.....	905,363	336,311,630	33,771,672	702,669	739,871	43,000	1,400	
Tornado.....	3,313	917,503	764,314	4	4	None.	None.	
Totals.....	3,086,667	946,950,287	469,280,994	1,878,717	1,923,684	244,798	13,557	

SESSIONAL PAPER No. 8

AETNA INSURANCE COMPANY.

Fire.....	321,364	27,999,154	35,909,763	171,481	158,018	23,902	None.	In Canada, December
Automobile.....	30,044	2,214,885	1,052,217	13,857	14,774	2,655	None.	31, 1913.
Totals.....	351,408	30,124,039	36,991,980	185,338	172,792	26,557	None.	

AMERICAN CENTRAL INSURANCE COMPANY.

Fire.....	178,233	32,792,469	17,237,909	82,575	54,993	28,061	None.	In Canada, December
Tornado.....	1,145	243,300	17,243,300	114	114	None.	None.	31, 1913.
Totals.....	179,378	33,035,769	17,481,209	82,689	55,107	28,061	None.	

UNDERWRITERS AT AMERICAN LLOYDS.

Fire.....	14,749	4,021,412	3,425,481	12,637	12,654	3	None.	In Canada, December
Sprinkler leakage.....	14,068	2,373,299	2,560,890	2,412	2,052	405	None.	31, 1913.
Totals.....	28,817	6,394,711	5,986,281	15,069	14,706	408	None.	

EMPLOYERS' LIABILITY ASSURANCE CORPORATION, LIMITED.

Fire.....	247,675	26,790,261	25,432,722	111,772	108,422	8,100	None.	In Canada, December
Accident.....	124,372	18,437,167	17,387,417	59,762	52,762	15,000	None.	31, 1913.
Employers' Liability.....	821,894	29,257,928	26,832,928	592,628	487,628	310,000	None.	
Sickness.....	19,180	4,656,950	4,552,450	19,182	17,182	6,000	None.	
Guarantee.....	45,208	15,299,072	12,697,656	11,178	8,678	18,500	None.	
Totals.....	1,258,299	94,381,378	86,853,173	794,522	674,672	357,600	None.	

FIDELITY-PHENIX FIRE INSURANCE COMPANY OF NEW YORK.

Fire.....	372,746	36,065,570	35,932,293	273,596	267,639	39,007	10,300	In Canada, December
Tornado.....	1,075	516,825	1,716,625	878	878	None.	None.	31, 1913.
Totals.....	373,821	36,582,395	40,648,918	274,474	268,517	39,007	10,300	

ABSTRACT OF FIRE INSURANCE done by Canadian Companies which do business outside of the Dominion, and of Fire, etc., business done by Companies transacting Fire and other classes of Insurance, for 1913—Continued.

FIREMAN'S FUND INSURANCE COMPANY.

Nature of Business.	Net Cash received for Premiums.	Gross Amount of Policies, New and Renewed.	Net Amount at Risk at Date.	Net Amount of Losses incurred during the Year.	Net Amount of Losses Paid.	Unsettled Claims.		Remarks.
						Not Registered.	Registered.	
	\$	\$	\$	\$	\$	\$	\$	
Fire.....	82,365	9,715,062	6,302,680	19,972	11,879	8,643*	None.	In Canada December 31, 1913.
Inland Transportation.....	20,160	5,064,835	334,089	22,652	22,652	None	None.	
Automobile.....	34,105	1,884,025	1,003,750	11,655	12,461	215	None.	
Totals.....	136,630	16,663,922	7,730,519	54,309	47,022	8,858	None.	

HARTFORD FIRE INSURANCE COMPANY.

Fire.....	871,942	116,484,828	130,039,603	452,846	411,631	72,199	None.	In Canada December 31, 1913.
Inland Transportation.....	2,538	224,565	None.	40	40	None.	None.	
Tornado.....	6,989	1,793,660	2,168,642	414	414	None.	None.	
Automobile.....	27,225	1,805,666	1,063,665	4,422	3,975	1,620	None.	
Sprinkler leakage.....	18,389	2,524,700	3,059,130	2,486	2,486	None.	None.	
Totals.....	927,083	122,833,389	136,331,040	460,208	418,546	73,819	None.	

HOME INSURANCE COMPANY.

Fire.....	734,750	87,416,970	82,176,653	268,232	256,614	44,897	None.	In Canada December 31, 1913.
Automobile.....	24,807	1,462,387	1,067,832	9,918	8,303	1,675	None.	
Sprinkler leakage.....	83	26,000	26,000	None.	None.	None.	None.	
Tornado.....	3,568	1,097,280	943,540	1,070	1,029	50	None.	
Totals.....	763,148	90,032,637	84,184,025	279,229	266,036	46,622	None.	

SESSIONAL PAPER No. 8

INSURANCE COMPANY OF NORTH AMERICA.

Fire.....	408,030	43,977,172	50,690,704	271,155	295,624	16,811	None.	In Canada December 31, 1913.
Inland Transportation.....	7,414	1,020,535	2,746,751	32,221	29,971	None.	4,825	
Automobile.....	64,491	3,864,452						
Totals.....	479,935	48,862,159	53,585,380	304,101	296,320	21,636	None.	

LAW UNION AND ROCK INSURANCE COMPANY.

Fire.....	236,795	23,996,457	29,195,246	124,278	113,772	12,439	None.	In Canada December 31, 1913.
Accident.....	18,741	6,042,500	3,642,733	6,331	6,771	1,433	None.	
Employers liability.....	61,987			26,984	22,716	11,590	None.	
Sickness.....	6,735			3,707	4,216	617	None.	
Totals.....	324,238			161,360	147,475	25,989	None.	

MARINE INSURANCE COMPANY, LIMITED.

Fire.....	None.	None.	None.	None.	None.	None.	None.	In Canada December 31, 1913.
Automobile.....	52,363	4,037,474	2,018,737	19,644	19,644	None.	None.	
Inland Transportation.....	67,696	191,827,819	None.	15,098	15,098	None.	None.	
Totals.....	129,059	195,865,293	2,018,737	34,742	34,742	None.	None.	

NATIONAL FIRE INSURANCE COMPANY OF HARTFORD.

Fire.....	585,141	76,756,570	61,084,790	408,352	394,398	57,590	6,875	In Canada December 31, 1913.
Tornado.....	2,112	460,050	760,314	44	44	None.	None.	
Totals.....	587,253	77,216,620	61,845,104	408,396	394,442	57,590	6,875	

NATIONAL UNION FIRE INSURANCE COMPANY OF PITTSBURGH, PA.

Fire.....	195,005	20,911,650	18,825,922	155,282	133,143	25,611	None.	In Canada December 31, 1913.
Tornado.....	1,777	468,713	668,088	202	202	None.	None.	
Totals.....	196,782	21,380,363	19,494,610	155,484	133,345	25,611	None.	

ABSTRACT OF FIRE INSURANCE done by Canadian Companies which do business outside of the Dominion, and of Fire, etc., business done by Companies transacting Fire and other classes of Insurance, for 1913—*Continued.*

NIAGARA FIRE INSURANCE COMPANY.

Nature of Business.	Net Cash received for Premiums.	Gross Amount of Policies, New and Renewed.	Net Amount at Risk at Date.	Net Amount of Losses incurred during the Year.	Net Amount of Losses Paid.	UNSETTLED CLAIMS.		Remarks.
						Not Resisted.	Resisted.	
Fire.....	\$ 143,095	14,203,179	13,728,509	\$ 41,255	36,198	\$ 10,673	\$ 3,750	{ In Canada December 31, 1913.
Tornado.....	125	23,800	23,800	None.	None.	None.	None.	
Automobile.....	1,881	103,070	103,070	1,694	1,694	None.	None.	
Totals.....	145,101	14,390,049	13,855,379	42,949	37,892	10,673	3,750	

NORTHWESTERN NATIONAL INSURANCE COMPANY OF MILWAUKEE, WIS.

Fire.....	29,008	17,688,630	10,481,715	19,533	18,441	3,628	None.	{ In Canada December 31, 1913.
Tornado.....	2,073	842,225	720,013	2,300	2,300	None.	None.	
Rail.....	20,617	500,866	None.	14,102	14,102	None.	None.	
Totals.....	51,698	19,031,721	11,201,728	35,935	34,843	3,628	None.	

NORWICH UNION FIRE INSURANCE SOCIETY, LIMITED.

Fire.....	805,504	70,745,247	92,006,334	459,403	409,707	28,377	None.	{ In Canada December 31, 1913.
Accident.....	7,030	1,779,000	1,458,000	1,556	1,441	15	100	
Employers' Liability.....	10,470	1,232,500	1,110,834	4,100	1,775	2,075	250	
Sickness.....	4,375	.....	.....	1,725	1,110	615	None.	
Plate Glass.....	2,410	.....	.....	421	437	15	None.	
Totals.....	829,489	.....	.....	467,205	474,470	31,097	350	

SESSIONAL PAPER No. 8

PROVIDENCE WASHINGTON INSURANCE COMPANY.

Fire.....	158,638	16,173,195	14,221,416	94,779	94,795	4,561	None.	In Canada 31, 1913.
Automobile.....	17,719	1,032,833	664,361	7,282	3,972	3,000		
Totals.....	176,357	17,206,028	14,885,777	102,061	98,767	7,561	310	

QUEEN INSURANCE COMPANY OF AMERICA.

Fire.....	594,859	55,326,806	70,786,550	361,695	352,688	33,337	10,000 None.	In Canada 31, 1913.
Inland Transportation.....	43	190,750	N one.	N one.	27,156	10,140		
Automobile.....	53,419	2,833,955	2,181,060	35,796			10,000	
Totals.....	648,323	58,351,511	72,967,610	397,491	379,844	43,477	10,000	

ROYAL EXCHANGE ASSURANCE.

Fire.....	406,218	43,337,878	43,794,312	159,888	155,549	432	5,000 None.	In Canada 31, 1913.
Accident.....	12,757	3,237,560	2,504,500	5,909	5,074	885		
Employers Liability.....	10,925	1,504,500	1,449,500	6,297	3,497	2,900	None.	
Sickness.....	10,754	.....	.....	4,017	3,467	975	None.	
Automobile.....	21,074	1,841,575	1,374,882	4,628	3,378	1,250	None.	
Totals.....	461,758	.....	.....	180,739	170,915	6,442	5,000	

SCOTTISH UNION AND NATIONAL INSURANCE COMPANY.

Fire.....	359,839	36,611,259	49,125,683	182,222	179,703	16,684	None.	In Canada 31, 1913.
Tornado.....	1,287	284,290	305,890	N one.	N one.	N one.		
Totals.....	361,126	36,895,549	49,431,573	182,222	179,703	16,684	None.	

SPRINGFIELD FIRE AND MARINE INSURANCE COMPANY.

Fire.....	374,055	61,055,078	51,543,374	233,753	219,703	42,781	None.	In Canada 31, 1913.
Tornado.....	7,369	1,592,827	2,277,341	N one.	N one.	N one.		
Sprinkler Leakage.....	60	13,500	22,000	N one.	N one.	N one.	None.	
Totals.....	381,484	62,661,405	53,842,715	233,753	219,703	42,781	None.	

ABSTRACT OF FIRE INSURANCE done by Canadian Companies which do business outside of the Dominion, and of Fire, etc., business done by Companies transacting Fire and other classes of Insurance, for 1913—*Concluded*.

ST. PAUL FIRE AND MARINE INSURANCE COMPANY.

Nature of Business.	Net Cash received for Premiums.	Gross Amount of Policies, New and Renewed.	Net Amount at Risk at Date.	Net Amount of Losses incurred during the Year.	Net Amount of Losses Paid.	UNSETTLED CLAIMS.		Remarks.
						Not Registered.	Registered.	
	\$	\$	\$	\$	\$	\$	\$	
Fire.....	224,655	21,103,584	21,664,659	112,644	108,400	11,685	None.	In Canada December 31, 1913.
Inland Transportation.....	1,697	480,996	37,091	251	419	None.	None.	
Tornado.....	2,207	488,718	729,518	642	662	None.	None.	
Automobile.....	40,872	2,180,612	1,641,961	24,094	22,231	2,232	None.	
Totals.....	269,431	24,253,910	24,073,229	137,631	131,712	13,917	None.	

YORKSHIRE INSURANCE COMPANY, LIMITED.

Fire.....	334,766	34,149,047	39,858,214	234,636	223,761	19,951	8,019	In Canada December 31, 1913.
Accident.....	3,167	819,000	377,000	1,189	1,014	175	None.	
Employers' Liability.....	9,888	2,320,000	2,282,447	3,752	1,627	2,125	None.	
Sickness.....	1,947			1,077	927	150	None.	
Live Stock.....	43,147	1,134,842	401,782	24,176	33,476	2,451	None.	
Plate Glass.....	2,830			1,004	674	330	None.	
Automobile.....	6,883	1,720,000	600,000	5,255	3,975	1,280	None.	
Totals.....	402,638			271,089	265,454	26,462	8,019	

Company.	Assets. £	LIABILITIES.				Surplus of Assets over Liabilities. £	Capital Paid up. £	Reserve of Capital Uncalled. £
		Unearned Premiums. £	Outstanding Losses. £	Other Liabilities. £	Total Liabilities. £			
Alliance.....	4,317,843	808,577	77,018	73,691	959,286	3,358,557	1,000,000	4,450,000
Atlas.....	2,003,388	674,578	91,513	296,092	1,062,183	941,205	264,000	1,936,000
Caledonian.....	649,745	271,552	40,415	33,614	345,581	304,164	107,500	1,430,000
Commercial Union.....	4,955,730	2,016,201	298,745	674,456	2,989,402	1,966,328	295,000	2,655,000
General Accident.....	678,537	96,290	None.	133,843	230,133	448,404	400,000	750,000
Guardian.....	2,230,450	369,408	111,242	152,480	633,130	1,597,320	1,000,000	1,000,000
Law, Union and Rock.....	865,535	144,006	5,286	129,056	278,358	587,177	165,000	1,410,000
Liverpool & London & Globe.....	5,140,965	1,881,953	253,536	309,287	2,444,776	2,696,189	265,325	2,389,725
London and Lancashire.....	3,988,657	1,028,065	341,339	750,729	2,120,133	1,868,524	264,125	2,377,125
London Assurance.....	1,890,864	417,088	47,641	32,429	497,158	1,393,706	448,275	448,275
North British.....	6,831,945	1,486,546	167,117	306,336	1,960,199	4,891,746	2,437,500	2,062,500
Northern.....	2,768,179	756,022	104,223	165,891	1,026,136	1,742,043	300,000	2,700,000
Norwich Union.....	1,589,174	712,602	101,305	15,196	829,103	760,071	132,000	968,000
Palatine.....	788,952	294,836	49,350	31,043	380,229	408,723	100,000	None.
Phoenix.....	2,758,229	842,282	110,139	91,931	1,044,352	1,713,877	422,855	2,787,795
Provincial.....	131,693	17,320	277	4,408	22,005	109,688	90,000	90,000
Royal Exchange.....	1,830,536	530,392	79,520	77,377	687,289	1,143,247	680,220	None.
Royal.....	7,390,495	2,474,233	207,893	761,647	3,443,473	3,917,022	441,702	2,502,978
Scottish Union and National.....	1,385,216	454,708	60,369	80,650	595,727	789,489	300,000	4,665,200
Sun.....	3,338,437	942,922	126,041	103,857	1,171,820	2,166,617	480,000	1,920,000
Union.....	1,028,139	377,724	59,614	127,334	564,672	463,467	50,000	400,000
Yorkshire.....	986,242	288,973	43,545	128,381	440,899	545,343	96,453	688,072
Totals.....	57,538,951	16,871,278	2,374,828	4,479,938	23,726,044	33,812,907	9,749,155	36,630,670

TABLE I.—Showing Total Assets, and their Nature, of Canadian Companies doing business of Fire and other Insurance.
CANADIAN COMPANIES—ASSETS AT DEC. 31, 1913.

Companies.	Real Estate.	Loans on Real Estate.	Bonds and Debentures.	Stocks.	Agents' Balances and Premiums outstanding.	Cash on hand and in Banks.	Interest and Rents Due and Accrued.	Other Assets.	Total Assets.	Nature of Business.
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	
Acadia Fire.....	16,894 00	20,000 00	92,917 50	539,238 50	15,569 59	26,733 10	None.	29,000 00	740,552 69	Fire.
Anglo-American.....	None.	None.	133,020 25	82,357 00	43,104 91	49,887 42	010 69	25,622 73	334,603 00	"
Beaver Fire.....	None.	None.	58,571 53	None.	302,803 64	299,828 18	1,433 82	12 00	112,982 91	"
British America.....	230,000 00	4,200 00	1,359,558 20	104,070 00	None.	11,750 98	23,653 60	13,055 47	2,307,149 15	"
British Colonial.....	None.	None.	48,050 00	None.	11,268 91	81,881 70	1,314 13	42,522 76	185,519 57	"
British Northwestern.....	None.	89,752 97	74,389 35	51,800 00	11,268 91	45,564 23	2,739 10	5,971 25	281,475 81	"
Canada National.....	None.	1,194,748 19	55,000 00	74,880 00	37,853 22	32,042 12	29,868 22	70,465 42	1,494,887 17	"
Canadian Fire.....	None.	590,401 26	415,100 00	None.	43,173 11	110,752 13	1,100 03	9,207 32	1,109,793 85	"
Central Canada Manufacturers.....	None.	None.	51,840 00	None.	7,371 35	2,035 50	450 00	7,913 50	99,610 41	"
Dominion Fire.....	None.	None.	126,679 37	20,200 00	32,729 33	57,139 06	1,934 41	17,744 49	256,476 66	"
Equity Fire.....	None.	27,531 34	81,173 33	1,546 88	34,631 21	41,023 83	1,530 48	48,842 83	236,279 90	"
Factorial Insurance Co.....	None.	27,350 00	62,600 00	None.	114,575 81	44,347 92	524 52	12,375 83	292,949 08	"
Hudson Bay.....	102,513 58	111,312 00	59,589 21	1,000 00	28,447 75	65,039 12	3,064 28	12,569 72	384,136 05	Fire and Plate Glass.
Imperial Unwriters.....	19,000 00	109,752 24	86,167 57	None.	14,454 21	25,211 55	4,066 28	876 12	255,928 07	Fire and Plate Glass.
Liverpool-Manitoba.....	None.	None.	648,699 33	None.	39,737 55	73,162 21	4,347 72	2,787 81	767,784 62	Fire.
London Mutual.....	101,727 08	37,845 00	187,329 01	93,935 30	38,134 45	80,208 84	6,822 43	107,980 64	600,063 01	"
Mercantile Fire.....	None.	None.	370,809 50	None.	32,897 10	87,191 42	578 44	None.	491,476 52	"
Montreal-Canada.....	None.	12,000 00	112,204 82	7,500 00	34,229 99	22,397 47	917 08	23,945 10	213,194 40	Fire and Plate Glass.
Mount Royal.....	None.	None.	139,119 72	401,882 50	49,209 63	34,055 34	2,534 33	24,207 34	711,658 86	Fire.
North America Fire.....	None.	123,903 90	54,503 14	42,619 00	27,836 10	54,389 04	5,296 31	3,780 24	312,417 79	"
North West Fire.....	None.	177,750 00	51,874 24	None.	10,270 49	10,870 30	3,950 02	79 14	254,794 29	"
Novo Scotia Fire.....	4,339 63	31,124 29	103,469 50	74,430 00	17,663 38	6,960 89	1,974 87	6,669 03	240,033 89	"
Occidental Fire.....	5,859 84	107,612 55	70,300 00	None.	32,118 86	62,896 51	8,655 70	8,660 63	350,195 09	"
Ontario Fire.....	None.	25,050 00	49,512 20	6,250 00	53,156 49	5,230 59	3,874 82	24,765 73	107,905 83	"
Pacific Coast.....	100,314 37	290,993 92	390,428 80	27,594 00	11,474 92	69,630 09	10,808 27	33,875 49	947,109 90	"
Quebec Fire.....	81,437 34	None.	248,688 39	158,236 93	34,854 87	80,650 24	5,017 90	16,068 41	669,394 95	"
Riverview Fire.....	25,000 00	None.	27,195 00	None.	26,209 21	29,469 07	3,085 14	29,483 83	175,961 83	"
Sovereign Fire.....	None.	None.	1,551,440 11	None.	12,917 52	251 25	3,100 28	102,718 54	302,947 88	Fire, Marine, Inland Transportation and Tornado.
Western.....	207,719 23	None.	None.	003,909 00	683,737 73	269,480 80	22,684 24	681,700 71	3,441,110 25	"
Totals.....	890,805 37	3,041,388 72	7,024,916 37	2,351,475 91	1,893,507 37	1,737,687 48	159,237 02	681,700 71	17,780,799 55	

SESSIONAL PAPER No. 8

†† Including \$95,840.68 unaudited premium notes, the unearned part of which, \$72,124.87, is included in reserve in the liabilities.
 † Not including \$95,654.42 premium notes which are treated as contingent assets only.
 •• Not including \$308,416.80 premium notes which are treated as contingent assets only.
 •• After deducting \$56,088.26 not allowed by the Department.
 †† After deducting \$79,637.12 not allowed by the Department.
 ‡ Including \$20,000 book value, market value not ascertainable.

TABLE II.—CANADIAN COMPANIES—Liabilities at Dec. 31, 1913.

Companies.	Unsettled Losses.	Reserve of Unearned Premiums.	Sundry.	Total Liabilities not including Capital Stock.	Excess of Assets over Liabilities excluding Capital Stock.	Capital Stock paid in cash.	Nature of Business.
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	
Acadia Fire.....	7,939 73	89,298 52	113,066 09	210,304 34	539,048 35	400,000 00	Fire.
Anglo-American.....	28,436 29	166,999 08	35,540 73	231,276 10	103,326 90	(e) 142,760 00	"
Beaver Fire.....	None.	None.	None.	None.	112,982 91	105,175 00	"
British America.....	203,640 95	1,338,688 67	76,527 86	1,618,757 48	688,391 67	11,399,029 79	"
British Colonial.....	1,891 72	25,535 53	20,651 56	48,078 81	137,440 76	170,000 00	"
British Northwestern.....	5,290 00	32,863 15	6,603 65	44,726 80	236,749 01	215,061 50	"
Canada National.....	4,613 00	113,898 96	69,463 22	187,975 18	1,306,911 99	1,057,307 50	"
Canadian Fire.....	11,925 01	226,699 07	50,486 09	288,711 07	881,082 78	1,500,000 00	"
Central Canada Manufacturers.....	9,385 66	15,735 77	38,398 48	63,519 91	6,090 50	**15,656 44	"
Dominion Fire.....	11,871 42	189,142 10	6,027 58	207,041 10	48,435 47	(d) 180,200 00	"
Equity Fire.....	6,081 65	125,560 00	13,797 06	197,385 28	95,363 80	193,097 50	"
Factories Insurance Co.....	13,834 00	135,697 43	48,053 85	197,585 28	282,349 32	188,090 00	Fire and Hail.
Hudson Bay.....	13,026 64	68,525 06	25,234 43	101,786 73	205,928 58	110,475 00	Fire.
Imperial Underwriters.....	3,123 25	46,376 24	500 00	49,099 49	509,132 78	175,000 00	"
Liverpool-Manitoba.....	17,636 89	239,514 95	1,500 00	258,651 84	240,899 65	17,500 00	"
London Mutual.....	23,115 31	338,912 80	57,135 25	419,163 36	330,084 07	50,000 00	"
Mercantile Fire.....	11,498 00	145,994 45	3,000 00	160,492 45	339,070 19	(b) 27,395 00	"
Montreal-Canada.....	29,758 55	118,117 63	26,948 09	174,124 27	458,549 53	250,000 00	Fire and Plate Glass.
Mount Royal.....	12,216 13	169,383 15	71,510 05	253,109 33	210,196 71	201,940 13	Fire.
North Empire Fire.....	7,506 41	56,267 20	38,447 38	102,221 08	179,275 99	100,000 00	"
North West Fire.....	6,358 00	68,348 90	831 40	75,518 30	137,514 46	100,800 00	"
Nov Scotia Fire.....	9,067 55	None.	100,051 88	109,119 43	239,838 43	169,073 06	"
Occidental Fire.....	11,514 25	91,116 78	13,765 63	116,336 66	10,058 25	119,709 90	"
Ontario Fire.....	61,140 55	77,394 61	10,312 42	157,847 58	(a) 754,090 40	540,440 68	"
Pacific Coast.....	4,264 08	70,773 20	117,881 29	193,019 47	448,255 67	125,000 00	"
Quebec Fire.....	13,837 55	144,813 78	2,487 95	161,130 28	—	112,494 00	"
Rimouski Fire.....	60,148 79	148,718 53	34,933 39	243,800 71	—	507,388 00	Fire, Marine, Inland Transportation and Tornado.
Sovereign Fire.....	10,538 91	1,000 00	147,736 30	159,275 21	143,672 67	92,484,625 65	"
Western.....	258,355 40	1,738,550 92	137,923 12	2,134,136 44	1,306,977 81	9,825,450 15	"
Totals.....	858,066 50	5,090,877 16	1,274,754 75	8,113,698 50	9,667,101 05		

In December, 1906, the capital stock of this Company, which was formerly \$1,000,000, was further increased by an issue of \$550,000 7 per cent preference stock subscribed for at a premium of 25 per cent. The total subscribed capital now stands at \$1,400,000, of which there had been paid in up to the date of the return \$1,399,029 79.

SESSSIONAL PAPER No. 8

‡The capital stock of this Company, which had previously been \$500,000, the whole of which was subscribed and \$125,000 paid thereon, was by chapter 53 of the Statutes of 1904, reduced to \$250,000, the amount paid up remaining unchanged. An additional \$125,000 was paid in out of surplus in 1903. In 1909, by virtue of the above statute, the capital was increased to \$500,000. An additional \$250,000 was paid in out of surplus in 1909, making the capital fully paid up.

*In December, 1905, preference stock of this Company to the amount of \$500,000 was called in and cancelled, and a new issue of \$1,000,000 7 per cent preference stock was made at 25 per cent premium. The total capital stock is now \$2,500,000, fully subscribed.

**Deposit capital.

(a) Including \$100,000 Confiscation Fund.

(b) This company has made a call of 25 per cent. on its capital stock.

(c) This company has made a call of 10 per cent. on its capital stock.

(d) This company has made a call of 20 per cent. on its capital stock.

(e) In addition to the liabilities here shown there is a further contingent liability of \$30,000 arising from the company's endorsement of promissory notes for

that amount maturing on July 1, 1914.

4 GEORGE V., A. 1914

TABLE III.—Showing the Assets in Canada of British, United States and Other Insurance
BRITISH COMPANIES—

Companies.	Commenced Business in Canada (Fire.)	Real Estate.	Loans on Real Estate.	Bonds and Debentures.
		\$ cts.	\$ cts.	\$ cts.
Alliance.....	March 1, 1892.....	None.	None.	270,416 33
Atlas.....	March 7, 1887.....	None.	None.	375,074 00
Caledonian.....	February, 1883.....	None.	None.	373,644 68
Commercial Union.....	September 11, 1863.....	325,000 00	20,000 00	689,973 00
Employers' Liability.....	1887.....	None.	None.	899,219 31
General Accident Fire and Life.....	July 13, 1908.....	None.	None.	255,824 80
Guardian Assurance Co.....	May 1, 1869.....	387,500 00	None.	672,514 66
Law Union and Rock.....	April 1, 1899.....	12,000 00	8,564,868 38	267,733 73
Liverpool and London and Globe.....	June 4, 1851.....	450,000 00	1,606,700 00	1,102,156 00
London and Lancashire Fire.....	April 1, 1880.....	None.	None.	504,410 28
London Assurance.....	March, 1862.....	None.	None.	239,525 00
Marine Insurance Co.....	September 4, 1913.....	None.	None.	117,630 00
North British and Mercantile.....	1862.....	189,000 00	None.	958,751 33
Northern Assurance Co.....	1867.....	None.	None.	496,798 74
Norwich Union Fire.....	April 1, 1880.....	80,000 00	None.	644,672 20
Palatine Insurance Co.....	March 27, 1912.....	None.	None.	134,896 67
Phoenix of London.....	1804.....	None.	None.	750,707 87
Provincial.....	December 19, 1910.....	None.	None.	98,131 46
Royal Insurance Co.....	1851.....	525,000 00	None.	995,820 87
Royal Exchange.....	November 3, 1910.....	75,000 00	148,405 00	393,888 47
Scottish Union and National.....	February 25, 1882.....	None.	722,475 40	294,884 62
Sun Insurance Office.....	June 3, 1892.....	45,850 00	None.	404,155 87
Union Assurance Society.....	1890.....	None.	None.	386,211 33
Yorkshire.....	January 16, 1907.....	500,000 00	1,611,500 00	327,061 03
Totals.....		2,589,350 00	12,673,948 78	11,683,102 25

UNITED STATES AND OTHER

Ætna Insurance Co.....	1821.....	None.	None.	270,102 70
American Central.....	December 17, 1912.....	None.	None.	107,484 40
American Insurance Co.....	June 28, 1912.....	None.	None.	48,690 99
American Lloyds.....	December 1, 1910.....	None.	None.	70,353 00
California Insurance Co.....	November 18, 1912.....	None.	None.	48,950 00
Connecticut Fire.....	June 28, 1886.....	None.	None.	129,300 00
Continental Insurance Co.....	August 31, 1910.....	None.	None.	260,391 00
Equitable Fire and Marine.....	April 3, 1913.....	None.	None.	107,926 00
Fidelity-Phoenix.....	April 11, 1910.....	None.	None.	379,745 66
Fireman's Fund.....	November 30, 1912.....	None.	None.	85,100 00
Firemen's Insurance Co.....	May 22, 1912.....	None.	None.	67,752 60
Compagnie d'Assurances Générales.....	July 20, 1912.....	None.	None.	90,246 80
German American.....	December 7, 1904.....	None.	None.	299,035 39
Germania Fire.....	January 11, 1912.....	None.	None.	47,500 00
Glens Falls.....	November 28, 1913.....	None.	None.	66,600 00
Hartford Fire.....	November, 1836.....	None.	None.	621,691 67
Home Insurance Co.....	January 1, 1902.....	None.	None.	616,931 33
Insurance Co. of North America.....	October 16, 1889.....	None.	None.	317,446 67
Insurance Co. of the State of Pa.....	March 22, 1912.....	None.	None.	112,806 73
Lumber Insurance Co.....	October 8, 1906.....	None.	None.	94,695 00
National Fire of Hartford.....	August 3, 1908.....	None.	None.	429,250 00
National Union Fire of Pittsburgh.....	August 12, 1911.....	None.	None.	121,359 00
Niagara Fire.....	July 19, 1912.....	None.	None.	135,500 00
Northwestern National.....	May 22, 1912.....	None.	None.	78,570 80
Phoenix of Hartford.....	May 20, 1890.....	None.	None.	371,310 00
Providence Washington.....	January 9, 1912.....	None.	None.	157,960 00
Queen, of America.....	November 2, 1891.....	None.	None.	538,544 63
Springfield Fire and Marine.....	November 5, 1908.....	None.	None.	282,100 00
St. Paul Fire and Marine.....	September 14, 1907.....	None.	None.	215,970 00
L'Union, Paris, France.....	April 11, 1911.....	None.	None.	96,557 33
Westchester Fire.....	May 28, 1912.....	None.	None.	97,000 00
Totals.....		None.	None.	6,366,871 70

SESSIONAL PAPER No. 8

Companies doing business of Fire Insurance or of Fire and other classes of in Canada.

ASSETS IN CANADA AT DEC. 31, 1913.

Stocks.	Agents' Balances and Premiums Outstanding	Cash on hand and in Banks.	Interest and Rents Due and Accrued	Other Assets.	Total Assets in Canada.	Nature of Business.
\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	
None.	21,911 32	17,327 05	None.	5,000 00	314,654 70	Fire.
None.	45,669 84	27,492 02	2,613 66	5,000 00	453,849 52	Fire.
None.	40,167 03	29,444 41	None.	9,350 00	452,606 12	Fire.
None.	187,828 84	63,085 67	6,509 13	11,391 30	1,303,787 94	Fire.
None.	220,330 50	20,942 17	None.	750 00	1,141,241 98	Fire, Accident, Sickness
None.	30,400 62	57,027 49	5,580 39	6,558 82	355,392 12	[and Guar'tee.
None.	82,343 55	130,724 57	10,877 70	126 90	1,284,086 48	Fire.
None.	35,551 10	161,994 16	307,911 67	9,261 91	9,359,320 95	Fire, Accident and Sick's.
None.	106,910 18	146,823 38	17,106 24	9,141 40	3,438,837 20	Fire and Life.
None.	73,359 98	109,887 28	3,088 57	None.	690,746 11	Fire.
None.	41,982 43	14,106 94	None.	5,000 00	300,614 42	Fire and Life.
None.	None.	None.	None.	None.	117,630 00	Fire, Automobile and In-
None.	111,438 81	85,519 20	16,910 26	15,000 00	1,376,619 60	[and Transport'n.
None.	60,318 17	63,675 30	None.	10,000 00	630,792 21	Fire.
None.	68,970 68	143,463 53	None.	5,100 00	942,206 41	Fire, Accident, Sickness
None.	35,430 18	9,443 54	None.	None.	199,810 39	[and Plate Glass.
None.	36,489 27	45,376 47	13,276 72	15,358 49	870,208 82	Fire.
None.	3,524 91	11,432 09	None.	998 10	114,086 56	Fire.
None.	154,839 48	93,024 56	15,676 06	8,500 00	1,792,860 97	Fire.
None.	41,439 72	33,186 28	13,138 20	10,491 10	715,548 77	Fire, Accident, Sickness
None.	26,537 82	85,137 27	1,513 33	None.	1,130,548 44	and Automobile.
None.	60,146 26	32,420 54	None.	11,458 11	554,030 78	Fire and Tornado.
None.	48,170 66	82,455 83	None.	7,387 00	524,224 82	Fire.
None.	49,247 38	45,840 48	7,155 80	10,713 00	2,551,517 69	Fire, Accident, Sickness,
None.	1,583,008 78	1,509,870 23	421,357 73	156,585 23	30,617,223 00	Automobile, Live Stock
None.						and Plate Glass.
COMPANIES.—ASSETS IN CANADA AT DEC. 31, 1913.						
None.	20,149 93	None.	None.	None.	290,252 63	Fire and Automobile.
None.	58,320 15	None.	2,104 52	None.	167,909 07	Fire and Tornado.
None.	13,163 87	None.	1,119 33	None.	62,974 19	Fire.
None.	3,994 59	None.	1,463 00	None.	75,810 59	Fire and Sprinkler L'kge.
None.	7,567 70	None.	1,016 67	1,912 88	59,447 25	Fire.
None.	20,943 00	None.	1,530 01	None.	151,773 01	Fire.
None.	16,391 12	None.	None.	10,000 00	286,782 12	Fire.
None.	None.	None.	None.	None.	107,926 00	Fire.
None.	40,168 57	None.	None.	None.	419,914 23	Fire and Tornado.
None.	12,131 36	None.	1,650 00	None.	98,881 36	Fire, Automobile and In-
None.	13,554 22	None.	1,552 92	None.	82,859 74	[and Transport'n.
None.	28,363 79	None.	None.	None.	118,610 59	Fire.
None.	97,990 43	13,294 36	6,335 64	None.	416,655 82	Fire.
None.	12,757 61	None.	333 33	None.	60,590 94	Fire.
None.	1,716 24	10,000 00	1,137 52	None.	79,453 76	Fire.
46,200 00	277,958 02	58,143 17	10,977 51	None.	1,014,970 37	Fire, Automobile, Inland
None.	91,883 27	None.	None.	None.	708,814 60	Transportation, Sprinkler
None.	36,039 48	61,031 97	3,154 33	None.	417,672 45	Leakage and Tornado.
105,562 50	5,851 14	None.	1,930 04	None.	226,150 41	Fire, Automobile, Sprinl'r
None.	9,799 60	1,432 06	1,872 50	None.	107,799 16	Leakage and Tornado.
None.	105,253 74	None.	6,172 91	None.	540,676 65	Fire and Tornado.
None.	28,065 86	None.	1,947 44	None.	151,372 30	Fire and Tornado.
None.	30,233 16	None.	2,093 75	None.	167,826 91	Fire, Tornado and Auto'le.
None.	33,415 68	None.	2,412 42	None.	114,398 90	Fire, Hail and Tornado.
101,069 00	70,044 60	14,228 46	5,339 55	4,507 64	566,499 25	Fire.
43,100 00	19,883 23	None.	396 66	None.	221,339 89	Fire and Automobile.
None.	55,902 25	31,096 91	7,403 99	3,000 00	635,947 78	Fire, Automobile and In-
178,020 00	82,157 67	None.	3,220 37	None.	545,498 04	land Transportation.
None.	21,213 21	96 17	735 67	None.	238,015 05	Fire, Sprinkler Leakage
None.	32,912 44	27,725 97	None.	5,615 03	162,810 77	and Tornado.
None.	16,358 71	4,291 28	1,866 67	2,610 13	122,126 79	Fire, Automobile, Inland
473,951 50	1,264,184 64	221,340 35	67,766 75	27,645 68.	8,421,760 62	Transport'n and Tornado

TABLE IV.—Showing the Liabilities in Canada of British, United States and Other Companies doing business of Fire Insurance or of Fire and Other Insurance in Canada, for the Year 1913.

BRITISH COMPANIES—LIABILITIES IN CANADA AT DEC. 31, 1913.

Companies.	Unsettled Losses. (Fire)	Reserve of Unearned Pre- miums. (Fire)	Liabilities under Life and other Branches.	Sundry. (Fire.)	Total Liabilities in Canada.	Excess of Assets over Liabilities. in Canada.	Nature of Business.
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	
Alliance.....	13,600 87	148,487 48	.....	2,852 23	164,940 58	149,714 12	Fire
Atlas.....	23,329 74	327,466 54	.....	3,290 00	354,086 28	101,763 24	Fire.
Caledonian.....	33,276 43	280,197 50	.....	6,286 00	334,759 93	117,846 19	Fire.
Commercial Union.....	60,628 52	578,137 21	.....	12,234 51	652,000 24	651,787 70	Fire.
Employers' Liability.....	8,100 00	128,743 57	709,847 50	2,060 00	908,991 07	232,550 91	Accident, Sickness and Guarantee.
General Accident Fire and Life.....	10,427 27	153,288 04	.....	6,073 15	169,789 06	185,003 06	Fire.
Guardian Assurance Co.....	36,966 64	501,658 96	.....	10,215 69	548,841 29	735,245 19	Fire.
Law Union and Rock.....	12,439 00	151,192 25	38,298 28	2,775 00	204,614 53	9,154,706 42	Fire, Accident and Sick- ness.
Liverpool and London and Globe.....	80,145 62	838,304 87	72,019 10	8,053 17	998,522 76	2,440,314 44	Fire and Life.
London and Lancashire Fire.....	23,597 22	419,069 36	.....	9,400 00	452,066 58	238,679 53	Fire.
London Assurance.....	13,665 00	181,954 23	12,495 00	6,055 57	214,169 80	86,444 63	Fire and Life.
Marine Insurance Co.....	None.	None.	22,445 30	None.	22,445 30	95,184 70	Fire, Automobile and In- land Transportation.
North British and Mercantile.....	42,454 32	581,550 70	.....	26,238 55	650,279 57	726,340 03	Fire.
Northern Assurance Co.....	20,544 23	422,496 02	.....	15,413 76	458,454 01	172,338 20	Fire.
Norwich Union Fire.....	28,376 76	479,083 08	14,364 98	6,532 82	528,358 24	413,848 17	Fire, Accident, Sickness and Plate Glass.
Palatine Insurance Co.....	15,507 36	105,169 32	.....	3,769 78	124,446 46	75,363 93	Fire.
Phoenix of London.....	52,308 65	598,278 50	.....	5,000 00	655,587 15	214,621 67	Fire.
Provincial.....	None.	15,302 79	.....	1,884 91	17,187 70	96,898 80	Fire.
Royal Insurance Co.....	135,533 00	844,633 57	.....	16,964 10	996,930 67	795,930 30	Fire.
Royal Exchange.....	5,431 93	233,062 33	32,779 24	7,735 72	279,090 22	436,539 55	Accident, Sickness and Automobile.
Scottish Union and National.....	16,634 00	231,355 74	921 82	3,000 00	251,911 56	878,636 88	Fire and Tornado.
Sun Insurance Office.....	25,768 78	299,659 92	.....	3,958 84	329,387 54	224,043 24	Fire.
Union Assurance Co.....	11,021 05	290,292 86	.....	3,500 00	304,813 91	210,410 01	Fire.
Yorkshire.....	27,970 00	198,553 61	26,096 03	2,382 86	255,082 50	2,295,935 19	Accident, Sickness, Automobile, Live Stock and Plate Glass.
Totals.....	703,536 39	8,017,925 65	989,777 25	165,616 66	9,876,875 95	20,740,347 05	

SESSIONAL PAPER No. 8

UNITED STATES AND OTHER COMPANIES—LIABILITIES IN CANADA AT DEC. 31, 1913.

Actna Insurance Co.	23,902 37	188,353 30	13,225 70	2,500 00	227,981 27	62,271 30	Fire and Automobile.
American Central.	28,061 23	81,434 93	752 21	1,532 03	111,780 40	56,128 67	Fire and Tornado.
American Insurance Co.	7,508 23	31,265 65	.....	55 35	38,829 26	24,144 93	Fire.
American Lloyds.	3 00	6,519 26	10,577 66	420 67	17,520 89	58,290 00	Fire and Sprinkler Leakage.
California Insurance Co.	1,035 00	17,021 08	.....	558 30	18,614 38	40,832 87	Fire.
Connecticut Fire.	6,563 12	84,366 00	.....	2,121 22	93,190 94	58,582 07	Fire.
Continental Insurance Co.	26,845 42	150,128 00	.....	2,000 00	178,673 42	108,168 70	Fire.
Equitable Fire and Marine.	2,043 50	10,058 41	.....	None.	12,102 31	95,823 69	Fire.
Fidelity-Phenix.	49,306 60	201,420 15	3,865 54	2,800 09	257,392 38	162,521 83	Fire and Tornado.
Fireman's Fund.	8,642 89	40,325 16	14,901 50	925 40	64,795 05	34,086 31	Fire, Automobile and Inland Transportation.
Firemen's Insurance Co.	4,021 29	58,195 62	.....	1,804 73	64,021 64	18,838 10	Fire.
Compagnie d'Assurances Générales.	11,784 22	52,792 44	.....	3,621 35	68,198 01	50,412 58	Fire.
German American.	19,704 00	273,591 10	.....	1,719 96	295,015 06	121,640 76	Fire.
Germania Fire.	6,247 35	32,802 50	.....	2,808 39	41,858 33	18,732 61	Fire.
Glens Falls.	None.	1,133 18	.....	None.	1,133 18	78,320 58	Fire.
Hardford Fire.	71,199 31	615,550 82	31,337 66	16,712 94	735,000 73	279,969 64	Fire, Automobile, Inland Transportation, Sprinkler Leakage and Tornado.
Home Insurance Co.	44,897 00	414,356 65	13,848 07	5,000 00	478,101 72	230,712 88	Fire, Automobile, Sprinkler Leakage and Tornado.
Insurance Co. of North America.	16,811 29	233,483 12	33,545 92	None.	283,840 33	133,832 12	Fire, Automobile and Inland Transportation.
Insurance Co. of the State of Pa.	8,075 05	69,944 10	.....	None.	78,019 15	148,131 26	Fire.
Lumber Insurance Co.	6,550 47	45,491 97	.....	1,400 00	53,442 44	54,356 72	Fire.
National Fire of Hartford.	64,465 10	290,242 60	2,419 26	5,144 24	302,271 26	178,403 38	Fire and Tornado.
National Union of Pittsburgh.	25,611 31	106,902 18	1,775 99	3,121 44	139,410 92	11,961 38	Fire and Tornado.
Niagara Fire.	14,423 20	84,260 42	1,085 08	2,299 75	102,068 45	65,758 46	Fire, Automobile and Tornado.
Northwestern National.	3,628 29	57,073 89	2,140 00	2,000 00	64,842 18	49,556 72	Fire, Hail and Tornado.
Phoenix of Hartford.	26,948 87	296,392 30	.....	9,322 37	332,663 54	233,835 71	Fire.
Providence Washington.	4,560 87	77,192 15	9,639 65	None.	91,342 97	129,946 92	Fire and Automobile.
Queen of America.	43,337 00	362,774 24	31,637 25	7,569 10	445,317 59	190,630 19	Fire, Automobile and Inland Transportation.
Springfield Fire and Marine.	42,781 18	217,881 79	6,768 59	3,843 80	271,275 36	274,222 68	Fire, Sprinkler Leakage and Tornado.
St. Paul Fire and Marine.	11,684 71	119,786 74	21,417 07	3,500 00	156,368 52	81,626 53	Fire, Automobile, Inland Transportation and Tornado.
L'Union, Paris, France.	9,646 61	98,281 54	.....	6,861 21	114,789 36	48,021 41	Fire.
Westchester Fire.	5,875 45	67,814 76	.....	2,801 82	76,492 03	45,034 76	Fire.
Totals.	505,864 43	4,388,976 73	199,137 45	92,444 16	5,276,422 77	3,145,337 85	

4 GEORGE V., A. 1914

TABLE V.—Showing the CASH INCOME and EXPENDITURE of Canadian Companies in Canada of British, United States and other Companies.

CANADIAN COMPANIES—INCOME

INCOME (CASH).

Companies.	Net Cash for Premiums.	Interest, Rents and Dividends on Stock, &c.	Sundry.	Total Cash Income	Received on Account of Capital Stock not included in Income.
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.
Aecadia Fire.....	147,048 93	33,059 57	1,070 22	181,178 72	None.
Anglo-American.....	205,014 38	6,698 36	None.	211,712 74	None.
Beaver Fire.....	None.	428 27 *	15,025 00	15,453 27	105,175 00
British America.....	1,873,313 93	62,170 85	25 00	1,935,509 78	None.
British Colonial.....	33,795 56	4,541 22 **	20,000 00	58,336 78	70,000 00
British Northwestern.....	53,490 70	8,220 53 †	9,389 00	71,090 23	65,661 50
Canada National.....	131,416 00	84,155 95 †	2,395 65	218,267 60	290,652 58
Canadian Fire.....	301,638 58	49,109 93	None.	350,808 51	None.
Central Canada Manufacturers	56,094 50	765 10	None.	56,849 60 ††	-3,036 91
Donunion Fire.....	264,599 38	8,626 63	107 50	273,333 51	34,061 67
Equity Fire.....	160,747 38	4,851 74	25,506 68	191,105 80	37,500 00
Factories Insurance Co.....	110,467 02	4,067 35	None.	114,534 3/	None.
Hudson Bay.....	391,396 75	17,837 67 ††	60 00	409,894 42	2,150 00
Imperial Underwriters.....	56,854 75	10,284 10 ††	53,723 14	120,861 99	None.
Liverpool-Manitoba.....	397,833 56	28,106 60	None.	425,940 16	75,000 00
London Mutual.....	484,671 92	15,268 34	None.	499,940 26	None.
Mercantile Fire.....	241,393 14	16,720 32	59 32	258,182 78	None.
Montreal-Canada.....	148,147 74	5,590 09	None.	153,737 83	None.
Mount Royal.....	252,870 25	32,604 67	None.	285,474 92	None.
North Empire Fire.....	106,769 03	14,355 95	None.	121,124 98	5,252 28
North West Fire.....	115,860 25	9,932 10	None.	125,792 35	None.
Nova Scotia Fire.....	-61,448 52	10,487 25	5,390 95	-45,570 32	None.
Occidental Fire.....	168,454 19	12,802 25	None.	181,256 44	17,140 06
Ontario Fire.....	103,428 35	5,032 47	203 13	108,663 95	2,459 90
Pacific Coast.....	89,638 15	82,350 11 †	42,863 86	214,902 12	35,910 69
Quebec Fire.....	229,960 24	22,534 71	None.	252,494 95	None.
Rimouski Fire.....	199,769 94	4,385 20	83 78	204,238 92	13,484
Sovereign Fire.....	-182,683 86	9,245 43	None.	-173,438 43	1,284 00
Western.....	3,086,667 35	89,056 75	738 92	3,176,463 02	None.
Totals.....	9,167,899 59	653,599 51	176,442 15	9,998,141 25	750,694 77

*Premium on Capital Stock. **Premium on Capital Stock. †Including \$9,389.50 premium on Capital Stock. ††Including \$817.61 premium on Capital Stock. †††Premium on Capital Stock. §Including \$15,011.17 premium on Capital Stock. †††Deposit capital returned. §§Received from Sun Insurance Office.

SESSIONAL PAPER No. 8

panies doing Fire, Marine and other Insurance, and the Cash Income and panies transacting the Business of Fire and other Insurance.

AND EXPENDITURE, 1913.

EXPENDITURE (CASH.)

Paid for Losses.	General Expenses.	Dividends or Bonus to Stock- holders.	Total Cash Ex- penditure.	<i>e</i> Excess of Premiums over Losses paid. <i>d</i> The Reverse	<i>e</i> Excess of Income over Expenditure. <i>d</i> The Reverse	Nature of Business.
\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	
80,343 32	67,004 45	24,000 00	171,347 77	<i>e</i> 66,705 61	<i>e</i> 9,830 95	Fire.
131,704 67	74,408 93	None.	206,113 60	<i>e</i> 73,509 71	<i>e</i> 5,529 14	"
None.	10,202 38	None.	10,202 58	None.	<i>e</i> 5,250 69	"
1,006,484 50	748,965 71	38,500 00	1,793,950 21	<i>e</i> 866,829 43	<i>e</i> 141,559 37	Fire and Hail.
11,000 48	55,071 93	None.	66,072 41	<i>e</i> 22,795 08	<i>d</i> 7,735 63	Fire.
19,618 53	23,977 31	6,723 50	50,319 34	<i>e</i> 33,862 17	<i>e</i> 20,470 89	"
49,756 29	*132,533 67	None.	182,289 96	<i>e</i> 81,659 71	<i>e</i> 35,977 64	"
134,275 01	98,333 43	50,000 00	282,608 44	<i>e</i> 167,423 57	<i>e</i> 68,200 07	"
62,590 95	13,179 44	None.	75,770 39	<i>d</i> 6,506 45	<i>d</i> 18,920 79	"
180,416 01	106,356 92	None.	286,772 93	<i>e</i> 84,183 37	<i>d</i> 13,459 42	"
130,865 56	98,128 30	None.	228,993 86	<i>e</i> 29,881 82	<i>d</i> 37,888 06	"
47,801 50	60,067 83	None.	107,869 33	<i>e</i> 62,665 52	<i>e</i> 6,665 04	"
273,165 94	129,756 98	15,009 60	417,932 52	<i>e</i> 118,830 81	<i>d</i> 8,038 10	Fire and Hail.
20,309 27	29,673 59	None.	49,973 86	<i>e</i> 36,554 48	<i>e</i> 70,888 13	Fire and Plate Glass.
211,223 61	125,135 12	75,000 00	411,358 73	<i>e</i> 186,609 95	<i>e</i> 14,581 43	Fire.
300,991 44	196,136 90	25,000 00	522,128 34	<i>e</i> 183,680 48	<i>d</i> 22,188 08	"
98,522 69	79,370 98	30,000 00	207,893 67	<i>e</i> 142,870 45	<i>e</i> 50,289 11	"
94,553 78	69,441 14	None.	163,994 92	<i>e</i> 53,593 96	<i>d</i> 10,257 09	"
130,083 32	91,639 15	25,000 00	246,722 47	<i>e</i> 122,786 93	<i>e</i> 38,752 45	Fire, Hail and Plate
49,912 29	29,964 02	9,472 25	89,348 56	<i>e</i> 56,836 74	<i>e</i> 31,776 42	Fire.
46,314 56	41,772 16	6,000 00	94,086 72	<i>e</i> 69,545 69	<i>e</i> 31,705 63	"
83,628 98	32,266 02	3,024 00	54,386 96	<i>d</i> 145,077 50	<i>d</i> 99,957 28	"
84,625 83	58,997 90	15,442 34	159,066 07	<i>e</i> 83,828 36	<i>e</i> 22,190 57	"
54,132 90	76,473 26	None.	130,606 16	<i>e</i> 49,295 45	<i>d</i> 21,942 21	"
33,345 03	45,946 48	51,727 89	131,019 40	<i>e</i> 56,343 12	<i>e</i> 83,882 72	"
119,444 64	76,906 04	25,000 00	221,350 68	<i>e</i> 110,515 60	<i>e</i> 31,144 27	"
232,881 19	93,732 88	None.	326,614 07	<i>d</i> 33,111 25	<i>d</i> 122,375 15	"
175,314 62	3,330 09	112,000 00	190,644 71	<i>d</i> 357,998 48	<i>d</i> 364,083 14	"
1,923,683 67	1,072,265 64	70,000 00	3,065,949 31	<i>e</i> 1,162,983 68	<i>e</i> 110,513 71	Fire, Marine Inland Transportation and Tornado.
5,786,981 58	3,676,506 81	481,899 58	9,945,387 97	<i>e</i> 3,380,918 01	<i>e</i> 52,753 28	

*Including \$35,542 72 investment expenses.

†Premium on capital returned.

4 GEORGE V, A. 1914

BRITISH COMPANIES—INCOME

INCOME (CASH).

Companies.	Net Cash for Premiums. (Fire.)	Interest, Rents and Dividends on Stock, &c.	Sundry. (Fire.)	Total Cash Income. (Fire.)	Income from Branches other than Fire or Life.
	£ cts.	£ cts.	£ cts.	£ cts.	£ cts.
Alliance.....	224,905 35	460 00	None.	225,365 35	
Atlas.....	541,479 48	15,464 92	None.	556,944 40	
Caledonian.....	436,726 51	17,175 66	None.	453,902 17	
Commercial Union.....	843,850 30	48,644 27	None.	892,494 57	
Employers' Liability.....	247,675 30	None.	None.	247,675 30	1,010,624 43
General Accident Fire and Life	278,842 92	13,847 52	16 75	292,707 19	
Guardian Assurance Co.....	867,321 89	56,435 00	None.	923,756 89	
Law Union and Rock.....	236,734 97	618,525 62	None.	855,320 59	87,442 86
Liverpool and London and Globe.....	1,402,254 80	120,399 04	None.	1,522,653 84	
London and Lancashire Fire...	673,804 47	22,649 09	204 62	696,658 18	
London Assurance.....	288,378 53	9,660 82	None.	298,039 35	
Marine Insurance Co.....	None.	None.	None.	None.	120,059 26
North British and Mercantile.	961,354 50	56,590 65	None.	1,017,945 15	
Northern Assurance Co.....	718,599 92	511 84	None.	719,111 76	
Norwich Union Fire.....	805,204 03	35,319 00	171 46	840,694 49	24,285 15
Palatine Insurance Co.....	187,593 80	5,185 63	None.	192,779 43	
Phoenix of London.....	1,031,853 28	34,088 41	None.	1,065,941 69	
Provincial.....	29,810 66	273 14	None.	30,083 80	
Royal Insurance Co.....	1,291,622 63	60,176 46	None.	1,351,799 09	
Royal Exchange.....	406,217 86	9,843 34	None.	416,061 20	55,539 14
Scottish Union and National..	359,839 38	50,713 61	None.	410,552 99	1,287 14
Sun Insurance Office.....	475,554 58	366 16	2,267 12	478,187 86	
Union Assurance Society.....	494,145 25	18,461 72	None.	512,606 97	
Yorkshire.....	334,766 18	103,926 99	None.	438,693 17	67,861 72
Totals.....	13,138,596 59	1,298,718 89	2,659 95	14,439,975 43	1,367,099 40

SESSIONAL PAPER No. 8
AND EXPENDITURE, 1913.

EXPENDITURE (CASH).

Paid for Losses. (Fire.)	General Expenses. (Fire.)	Total Cash Ex- penditure. (Fire.)	Expenditure on account of Branches other than Fire or Life.	e Excess of Premiums over Losses paid. (Fire.) d The Reverse	e Excess of Income over Expenditure. (Fire.) d The Reverse	Nature of Business.
\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	
78,648 35	74,384 03	153,032 38	.....	e 146,257 00	e 72,332 97	Fire.
274,618 05	173,019 55	447,637 60	.....	e 266,861 43	e 109,306 80	"
226,559 29	135,223 79	361,783 08	.....	e 210,167 22	e 92,119 09	"
352,340 94	264,315 89	616,656 83	.....	e 491,509 36	e 275,837 74	"
108,422 33	79,243 28	187,665 61	894,414 45	e 139,252 97	e 60,009 69	Fire, Accident, Sick- ness and Guarantee.
164,178 83	96,236 74	260,415 57	.....	e 114,664 09	e 32,291 62	Fire.
558,059 90	258,162 28	816,222 18	.....	e 309,261 99	e 107,534 71	"
113,772 10	73,758 24	187,530 34	74,852 49	e 123,022 87	e 667,790 25	Fire, Accident and Sickness.
779,787 39	432,328 95	1,212,116 34	.....	e 622,467 41	e 310,537 50	Fire.
306,029 12	215,711 60	521,740 72	.....	e 367,775 35	e 174,917 46	"
134,444 12	99,393 65	233,837 77	.....	e 153,934 41	e 64,201 58	"
None.	None.	None.	62,328 97	None.	None.	Fire, Automobile and Inland Transportation.
561,164 02	294,371 87	855,535 89	.....	e 400,190 48	e 162,409 26	Fire.
376,852 18	216,812 54	593,664 72	.....	e 341,747 74	e 125,447 04	"
469,707 47	266,269 00	735,976 47	24,852 87	e 335,496 56	e 104,718 02	Fire, Accident, Sick- ness and Plate Glass.
76,721 71	65,298 11	142,019 82	.....	e 110,872 09	e 50,759 61	Fire.
561,895 68	316,552 83	878,448 51	.....	e 469,957 60	e 187,493 18	"
22,501 10	8,299 21	30,800 31	.....	e 7,309 56	e 716 51	"
686,494 16	419,230 82	1,105,724 98	.....	e 605,128 47	e 246,074 11	"
155,548 56	119,252 01	274,800 57	46,844 23	e 250,669 30	e 141,260 63	Fire, Accident, Sick- ness and Automobile
179,703 08	114,423 70	294,126 78	266 14	e 180,136 30	e 116,426 21	Fire and Tornado.
274,451 37	149,260 65	423,712 02	.....	e 201,103 21	e 54,475 84	Fire.
253,792 48	163,884 63	417,677 11	.....	e 240,352 77	e 94,929 86	"
223,760 55	111,540 05	335,300 60	71,028 33	e 111,005 63	e 103,392 57	Fire, Accident, Sick- ness, Automobile, Live Stock and Plate Glass.
6,939,452 78	4,140,973 42	11,086,426 20	1,174,587 48	e 6,199,143 81	e 3,353,549 23	

4 GEORGE V, A. 1914

UNITED STATES AND OTHER COMPANIES—INCOME

INCOME (CASH).

Companies.	Net Cash for Premiums. (Fire.)	Interest, Rents and Dividends on Stock, &c.	Sundry (Fire.)	Total Cash. Income (Fire.)	Income from Branches other than Fire or Life.
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.
Aetna Insurance Co.....	321,364 36	11,501 70	None.	332,866 06	30,043 83
American Central.....	178,232 92	4,576 12	None.	182,809 04	1,145 25
American Insurance Co.....	66,371 12	2,238 66	None.	68,609 78	.....
American Lloyds.....	14,749 60	1,463 00	None.	16,212 60	15,530 69
California Insurance Co.....	29,415 51	None.	None.	29,415 51	.....
Connecticut Fire.....	139,411 88	4,380 56	None.	143,792 44	.....
Continental Insurance Co.....	268,194 74	9,245 00	None.	277,439 74	.....
Equitable Fire and Marine.....	23,065 48	2,996 80	None.	26,062 28	.....
Fidelity-Phoenix.....	372,746 07	9,981 58	None.	382,727 65	1,074 89
Fireman's Fund.....	82,365 07	None.	None.	82,365 07	54,265 15
Firemen's Insurance Co.....	87,015 65	None.	None.	87,015 65	.....
Compagnie d'Assurances Gén- érales.....	104,279 58	None.	None.	104,279 58	.....
Germana American.....	420,035 93	12,429 45	None.	432,465 38	.....
Germania Fire.....	51,382 65	None.	None.	51,382 65	.....
Glens Falls.....	728 50	None.	None.	728 50	.....
Hartford Fire.....	871,941 62	25,047 52	None.	896,989 14	56,381 44
Home Insurance Co.....	734,750 05	17,732 32	None.	752,482 37	28,398 07
Insurance Co. of North America	408,030 36	16,678 36	None.	424,708 72	71,904 74
Insurance Co. of the State of Pa.....	154,917 12	9,077 13	None.	163,994 25	.....
Lumber Insurance Co.....	111,410 21	3,745 00	None.	115,155 21	.....
National Fire of Hartford.....	585,140 95	16,746 00	None.	601,886 95	2,112 17
National Union Fire of Pitts- burgh.....	195,005 34	4,423 82	None.	199,429 16	2,276 53
Niagara Fire.....	143,094 55	3,400 00	None.	146,494 55	5,405 26
Northwestern National.....	29,007 62	7,213 86	None.	36,221 48	22,690 53
Phoenix of Hartford.....	459,968 97	22,654 34	None.	482,623 31	.....
Providence Washington.....	158,637 60	10,610 00	None.	169,247 60	17,718 53
Queen, of America.....	594,858 83	23,651 28	None.	618,510 11	53,463 67
Springfield Fire and Marine...	374,054 88	19,638 70	None.	393,693 58	7,429 04
St. Paul Fire and Marine.....	224,654 88	14,265 00	None.	238,919 88	44,775 84
L'Union, Paris, France.....	167,088 77	502 45	754 14	168,345 36	.....
Westchester Fire.....	136,128 83	53 47	None.	136,182 30	.....
Totals.....	7,508,049 64	254,252 12	754 14	7,763,055 90	414,615 93

SESSIONAL PAPER No. 8
AND EXPENDITURE, 1913.

EXPENDITURE (CASH).

Paid for Losses. (Fire.)	General Expenses. (Fire.)	Total Cash Ex- penditure. (Fire.)	Expenditure on account of Branches other than Fire or Life.	Excess of Premiums over Losses paid. (Fire.) d The Reverse	Excess of Income over Expenditure. (Fire.) d The Reverse	Nature of Business.
\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	
158,018 20	85,882 09	243,900 29	21,016 14	e 163,346 16	e 88,965 77	Fire and Automobile.
54,992 78	29,182 99	84,175 77	286 19	e 123,240 14	e 98,633 27	Fire and Tornado.
23,998 79	21,028 34	45,027 13	.....	e 42,372 33	e 23,582 65	Fire.
12,653 73	6,425 00	19,078 73	7,295 51	e 2,095 87	d 2,866 13	Fire and Sprinkler Leakage.
5,970 48	9,143 44	15,113 92	.....	e 23 445 03	e 14 301 59	Fire.
79 943 86	36,265 94	116,209 80	.....	e 59,468 02	e 27,582 64	"
182,027 77	70,377 20	252,404 97	.....	e 86,166 97	e 25,034 77	"
4,997 93	6,445 09	11,443 02	.....	e 18,067 55	e 14,619 26	"
267,639 09	86,382 64	354,021 73	1,124 15	e 105,106 98	e 28,705 92	Fire and Tornado.
11,878 92	19,268 00	31,146 92	45,527 91	e 70,486 15	e 51,218 15	Fire, Automobile and Inland Transportation.
30,680 05	29,228 56	59,908 61	.....	e 56,335 60	e 27,107 01	Fire.
48,179 26	33,752 54	81,931 80	.....	e 56,100 32	e 22,347 78	"
254,076 65	123,256 58	377,313 23	.....	e 165,959 28	e 55,152 15	"
56,072 00	17,669 54	73,741 54	.....	d 4,689 35	e 22,358 89	"
None.	2,362 36	2,362 36	.....	e 728 50	d 1,633 86	
411,631 28	254,829 49	666,460 77	18,359 39	e 460,310 34	e 230,528 37	Fire, Automobile, In- land Transportation, Sprinkler Leakage and Tornado.
256,613 55	224,881 39	481,494 94	15,038 43	e 478,136 50	e 270,987 43	Fire, Automobile and Sprinkler Leakage and Tornado.
265,624 25	130,146 28	396,070 53	48,169 53	e 142,406 11	e 28,638 19	Fire, Automobile and Inland Transportation.
87,270 63	41,041 20	128,311 83	.....	e 67,646 49	e 35,682 42	Fire.
88,083 92	29,629 39	117,713 31	.....	e 23,326 29	d 2,558 10	"
394,397 75	163,133 97	557,531 72	616 97	e 190,743 20	e 44,355 23	Fire and Tornado.
133,142 65	63,695 81	196,838 46	578 36	e 61,862 69	e 2,590 70	Fire and Tornado.
36,198 45	41,851 00	78,049 45	1,988 81	e 106,896 10	e 68,445 10	Fire, Automobile and Tornado.
18,441 27	36,528 20	54,969 47	26,856 39	e 10,566 35	d 18,747 99	Fire, Hail and Tornado
211,346 93	151,079 23	362,426 16	.....	e 248,622 04	e 120,197 15	Fire.
94,795 42	50,254 13	145,049 55	9,367 20	e 63,812 18	e 24,198 05	Fire and Automobile.
352,687 86	193,571 03	546,258 89	40,017 14	e 242,170 97	e 72,251 22	Fire, Automobile and Inland Transportation.
219,703 16	104,390 31	324,093 47	1,904 28	e 154,351 72	e 69,600 11	Fire, Sprinkler Leak- age and Tornado.
108,400 23	62,625 71	171,025 94	34,624 86	e 116,254 65	e 67,893 94	Fire, Automobile, In- land Transportation and Tornado.
102,977 98	65,467 20	168,445 18	.....	e 64,110 79	d 99 82	Fire.
71,312 45	45,441 25	116,753 70	.....	e 64,816 38	e 19,428 60	"
4,043,757 29	2,235,515 90	6,279,273 19	272,771 26	e 3,464,292 35	e 1,483,782 71	

TABLE VI.—Showing the Rate of Losses paid, General Expenses, and Stockholders' Dividends, per cent of Premiums received by Canadian Companies doing Fire or Fire and Other Insurance during 1913, also the Rates of the Premiums charged per cent of Amounts Insured and the Rate of their Assets per cent of Amounts in force at the end of the Year, and the Rate of Total Cash Expenditure per cent of Total Cash Income.

Companies	Nature of Business.	Rate of Losses paid per cent of Premiums received.	Rate of General Expenses per cent of Premiums received.	Rate of Dividend or Bonus to Stockholders per cent of Premiums received.	Rate of Total Cash Expenditure per cent of Total Cash Income.	Amount of Risks taken during the year (Fire).	Premiums charged (Fire).	Rate of Premiums charged per cent of Assets.	Net Amount of force at Date.	Assets.	Rate of assets per cent of amount in force.
Canadian											
Acadia Fire	Fire.	54.64	45.57	16.32	94.57	19,402,120	269,624.26	1.39	15,832,993	740,352.69	4.68
Anglo-American	"	64.24	36.29		97.36	29,678,783	419,926.62	1.41	32,192,028	334,693.00	1.04
Beaver Fire	"				66.02	None.	None.		None.	112,982.91	
British America	Fire and Hail.	53.73	39.98	2.06	92.69	343,906,288	3,162,021.91	.87	351,882,293	2,307,149.15	.66
British Colonial	"	32.55	162.96		113.26	7,145,533	95,326.61	1.33	3,791,509	185,519.57	4.89
British Northwestern	"	36.68	44.83	12.57	70.78	6,396,634	94,975.51	1.48	5,308,622	281,475.81	5.30
Canada National	"	37.86	*100.85		83.52	18,139,052	277,846.48	1.53	15,289,507	1,494,887.17	9.78
Canadian Fire	"	44.51	32.59	16.57	80.56	31,210,446	498,394.32	1.60	35,487,550	1,169,793.85	3.30
Central Canada Manufacturers	"	111.60	23.50		133.28	8,807,127	99,200.60	1.13	3,195,844	109,610.41	2.18
Dominion Fire	"	68.18	40.20		104.92	33,610,398	476,586.34	1.42	35,369,892	256,470.66	.73
Equity Fire	"	81.41	61.04		119.83	20,750,770	267,389.00	1.29	24,355,646	236,279.90	.96
Factories Insurance Co.	"	43.27	54.38		94.18	25,466,261	430,077.78	1.69	13,651,006	292,949.08	2.15
Hudson Bay	Fire and Hail.	69.09	33.10	3.83	101.96	19,039,343	296,690.09	1.56	8,762,682	384,136.05	4.38
Imperial Underwriters	Fire and Plate Glass	35.71	52.19		41.35	4,713,255	85,020.45	1.80	5,683,894	255,928.07	4.50
Liverpool-Manitoba	"	53.09	31.45	18.85	96.58	44,118,027	580,397.87	1.32	43,062,348	767,784.62	1.78
London Mutual	"	62.10	40.47	5.16	104.44	76,497,906	769,035.78	1.01	83,644,664	690,063.01	.79
Mercantile Fire	"	40.81	32.88	12.43	80.52	24,221,297	304,876.39	1.26	28,554,028	491,470.52	1.73
Montreal-Canada	"	63.82	46.87		106.67	17,849,059	259,574.28	1.45	21,308,263	213,168.86	1.00
Mount Royal	"	51.44	36.24	9.80	86.43	32,898,835	420,043.50	1.28	32,444,343	711,658.96	2.19
North Empire Fire	Fire, Hail & Plate Glass	46.75	28.06	8.87	73.77	11,254,198	203,402.34	1.81	6,676,861	312,417.79	4.68
North West Fire	Fire.	39.97	36.05	5.18	74.80	11,983,869	167,445.14	1.40	11,124,254	234,704.29	2.29
Nova Scotia Fire	"						332,856.51		None.	246,633.89	
Occidental Fire	"	50.24	35.02	9.17	87.76	9,240,475	200,020.35	2.26	10,791,062	356,195.09	3.30
Ontario Fire	"	52.34	73.94		120.19		226,900.41		13,687,988	167,909.83	1.23
Pacific Coast	"	37.18	51.23	57.68	60.97	21,019,381	220,678.63	1.05	17,923,884	947,109.90	5.28
Quebec Fire	"	51.94	33.44	10.87	87.67	27,047,677	285,635.38	1.06	29,801,317	609,394.95	2.04
Rimouski Fire	"	116.57	46.62		159.92	28,825,327	439,430.00	1.52	26,782,231	175,981.83	.66

SESSIONAL PAPER No. 8

Sovereign Fire.....	" Fire, Marine, Inland Transportation and Tornado.....								
	62-32	34.74	2-27	96-52	601,558,786	4,926,236 01	-82	469,280,994	3,441,116 25
Totals.....	63-12	40-10	5-23	99-47	1,494,757,057	15,959,238 20	1-07	1,345,946,303	17,780,799 55
								None.	302,947 88
									.73
									1-32

*Excluding investment account.

*Excluding investment expenses the rate is 73.80.

TABLE VII.—Showing the Rate of Losses paid, and General Expenses in Canada, per cent of Premiums received by British United States and Other Companies doing Fire Insurance in Canada during 1913, also the Rates of Premiums charged per cent of Amounts insured.

Companies	Nature of Business.	Rate of Losses paid per cent of Premiums received.	Rate of General Expenses per cent of Premiums received.	Rate of Total Expenditure per cent of Premiums received.	Amount of Risks taken during the Year.	Premiums charged thereon.	Rate of Premiums charged per cent of Risks taken.
British							
Alliance.....	Fire.....	34.97	33.07	68.04	26,292,290	264,233.27	1.00
Atlas.....	".....	50.72	31.95	82.67	48,409,014	628,333.12	1.30
Caledonian.....	".....	51.88	30.96	82.84	44,537,172	519,525.06	1.17
Commercial Union.....	".....	41.75	31.32	73.08	108,740,830	1,131,943.72	1.04
Employers' Liability.....	".....	43.78	31.90	75.77	26,700,261	309,882.72	1.16
General Accident Fire and Life.....	".....	58.88	34.51	93.39	26,793,181	331,583.53	1.24
Guardian Assurance Co.....	".....	64.34	23.77	94.11	75,880,062	1,031,032.00	1.36
Law Union and Rock.....	".....	48.05	31.15	79.20	23,996,457	279,556.20	1.16
Liverpool and London and Globe.....	".....	55.61	30.83	86.44	146,779,809	1,791,368.24	1.22
London and Lancashire Fire.....	".....	45.42	32.01	77.43	67,505,747	811,372.84	1.20
London Assurance.....	".....	40.62	34.47	81.09	29,806,849	355,029.38	1.19
Marine Insurance Co.....	".....	.....	.....	.....	None.	None.	.....
North British and Mercantile.....	".....	58.37	30.62	88.99	95,293,121	1,120,473.49	1.18
Northern Assurance Co.....	".....	52.44	30.17	82.61	64,060,095	832,507.11	1.30
Norwich Union Fire.....	".....	58.33	33.07	91.40	70,745,247	924,105.18	1.31
Palatine Insurance Co.....	".....	40.90	34.81	75.71	92,230,422	264,004.52	1.19
Phoenix, of London.....	".....	54.45	30.08	83.13	97,357,050	1,288,412.13	1.32
Provincial.....	".....	75.48	27.84	103.32	6,452,989	38,200.34	1.70
Royal Insurance Co.....	".....	53.15	32.40	85.61	134,062,397	1,554,118.07	1.16
Royal Exchange.....	".....	38.29	29.36	67.65	43,337,878	487,552.32	1.13
Scottish Union and National.....	".....	49.94	31.80	81.74	36,011,239	416,413.01	1.14
Sun Insurance Office.....	".....	57.71	31.39	89.10	39,458,842	557,150.30	1.41
Union Assurance Society.....	".....	51.36	33.17	84.53	50,574,975	630,768.78	1.25
Yorkshire.....	".....	66.84	33.32	100.16	34,149,047	394,572.83	1.16
Totals.....	.....	52.82	31.56	84.38	1,318,925,094	15,962,229.26	1.21

SESSIONAL PAPER No. 8

United States and Other	Fire.	49-17	28-72	75-90	27,904,154	370,428 84	1-33
Etina Insurance Co.	..	30-85	16-37	47-23	32,792,469	264,180 09	1-81
American Central.	..	38-16	31-68	67-84	5,530,454	97,441 13	1-76
American Insurance Co.	..	85-79	43-56	129-35	4,021,412	18,043 30	2-03
American Lloyds.	..	20-30	31-08	51-38	11,849,278	37,328 20	1-39
California Insurance Co.	..	57-34	26-01	83-36	11,685,653	161,903 55	1-09
Connecticut Fire.	..	67-87	26-24	94-11	30,481,324	331,848 53	1-12
Continental Insurance Co.	..	21-07	27-94	49-01	5,566,835	62,208 35	1-25
Fidelity-Phoenix.	..	71-80	23-17	94-98	36,065,870	449,441 67	1-96
Fidelity-Phoenix.	..	14-42	23-39	37-81	9,715,062	93,315 27	1-44
Firmin's Fund.	..	35-26	33-59	68-85	8,087,939	116,490 95	1-32
Firmin's Insurance Co.	..	40-20	32-37	78-57	11,168,525	147,551 37	1-80
Compagnie d'Assurance Générales.	..	60-49	29-34	89-83	65,806,737	624,109 11	1-42
German Amer. can.	..	109-13	34-39	143-51	4,748,706	78,840 59	1-60
Germania Fire.	33-28	324-28	307,430	2,444 74	1-02
Glena Falls.	..	47-21	29-23	70-43	116,484,828	1,191,571 10	1-10
Harford Fire.	..	34-97	30-61	63-53	87,476,970	896,149 75	1-35
Home Insurance Co.	..	65-10	31-97	97-07	43,377,172	511,780 94	1-76
Insurance Co. of North America.	..	50-33	26-49	82-83	13,993,302	188,801 10	1-02
Insurance Co. of the State of Pa.	..	79-06	26-50	105-06	8,378,693	147,053 51	1-33
Lumber Insurance Co.	..	67-40	27-88	95-28	76,756,570	782,540 66	1-36
National Fire of Hartford.	..	68-28	32-66	100-94	20,911,650	278,058 23	1-90
National Union Fire of Pittsburgh.	..	25-30	29-25	54-54	14,263,179	193,739 64	1-10
Niagara Fire.	..	63-57	13-50	180-50	17,688,630	158,351 47	1-27
Northwestern National.	..	45-45	32-85	78-70	52,862,590	582,841 96	1-88
Phoenix of Hartford.	..	59-76	31-68	91-43	16,173,195	204,942 09	1-20
Providence Washington.	..	50-29	32-54	91-83	55,336,806	700,834 56	1-37
Queen of America.	..	58-74	27-91	86-04	61,055,078	534,913 13	1-31
Springfield Fire and Marine.	..	48-25	27-88	76-13	21,103,594	275,683 40	1-20
St. Paul Fire and Marine.	..	61-03	39-18	100-81	18,465,093	222,160 98	1-11
L'Union, Paris, France.	..	52-39	33-38	85-77	12,976,685	177,576 52	1-37
Westchester Fire.
Totals.	..	53-86	29-77	83-63	893,623,473	9,903,180 36	1-11

4 GEORGE V, A. 1914

ANALYSIS AND SUMMARY of the statements of fire insurance carried on property in Canada by fire insurance companies, associations or underwriters not licensed to transact business in Canada, such insurance having been effected under the provisions of Sec. 139 of the Insurance Act, 1910.

Province in which Property is Situated.	Amount of Insurance.
	\$
Nova Scotia.....	6,166,183
New Brunswick.....	13,870,962
Quebec.....	75,077,362
Ontario.....	96,702,420
Manitoba.....	13,809,740
Saskatchewan.....	9,677,408
Alberta.....	12,154,992
British Columbia.....	21,638,564
Prince Edward Island.....	2,300
Yukon.....	702,000
	250,001,931
Nature of Property Insured.	Amount of Insurance.
	\$
Lumber and lumber mills.....	17,290,721
Other industrial plants and mercantile establishments.....	143,566,799
Stock and merchandise.....	33,224,115
Railway property and equipment.....	55,047,648
Miscellaneous.....	872,648
	250,001,931
Nature of Insurers.	Amount of Insurance.
	\$
Lloyd's Association.....	98,283,416
Reciprocal Underwriters.....	23,386,643
Mutual Companies.....	99,892,816
Stock Companies.....	28,439,056
	250,001,931

ABSTRACT

OF STATEMENTS MADE BY COMPANIES LICENSED TO DO
BUSINESS OF ONE OR MORE CLASSES OF INSURANCE,
OTHER THAN FIRE OR LIFE, IN CANADA FOR
YEAR 1913, IN ACCORDANCE WITH
INSURANCE ACT, 1910.

4 GEORGE V, A. 1914

TABLE showing the Total Assets, and their nature, of Canadian Companies
Insurance, Steam
CANADIAN COMPANIES

Companies.	Real Estate.	Loans on Real Estate.	Bonds and Debentures.	Stocks.
	\$ cts.	\$ cts.	\$ cts.	\$ cts.
Boiler Inspection.....	None.	5,000 00	181,163 29	42,230 20
Canada Accident.....	None.	None.	378,841 50	19,500 00
Canada Hail.....	None.	None.	56,772 00	None.
Canada Weather.....	None.	None.	19,550 00	None.
Canadian Casualty and Boiler.....	None.	None.	130,729 10	4,140 00
Canadian Railway Accident.....	None.	15,500 00	308,183 61	None.
Canadian Surety.....	None.	None.	78,312 41	None.
Dominion Gresham.....	None.	None.	167,930 97	None.
Dominion of Canada Guarantee and Accident	None.	None.	529,511 79	None.
General Accident.....	None.	None.	174,175 32	62,540 00
General Animals.....	None.	9,750 00	24,010 00	None.
Grand Lodge of the Loyal Order of Moose..	None.	None.	10,675 00	None.
Guarantee Co. of North America.....	213,190 86	None.	405,622 00	1,023,594 00
Guardian Accident and Guarantee.....	None.	None.	253,373 36	None.
Imperial Guarantee and Accident.....	5,600 00	8,700 00	268,920 00	None.
London and Lancashire Guarantee and Acc't.	125,011 50	None.	659,281 30	None.
Merchants and Employers Guarantee and Accident.....	None.	44,666 50	25,790 00	None.
North American Accident.....	None.	None.	121,148 37	9,535 00
Protective Association of Canada.....	None.	None.	32,607 42	None.
Title and Trust.....	None.	50,780 04	92,943 97	37,627 00
Travellers' Indemnity Co. of Canada.....	None.	None.	76,170 00	None.
Totals.....	343,802 36	134,396 54	3,995,711 41	1,198,166 20

SESSIONAL PAPER No. 8

doing business of Accident, Sickness, Guarantee, Plate Glass, Burglary
Boiler Insurance, &c.

—ASSETS AT DECEMBER 31, 1913.

Agents' Balances and Bills Receivable.	Cash on hand and in Banks.	Interest and Rents Due and Accrued.	Out-standing and Deferred Premiums.	Other Assets.	Total Assets.	Nature of Business.
\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	
None.	20,476 29	2,770 32	9,829 09	2,000 00	263,469 19	Steam Boiler.
None.	33,628 52	2,997 62	56,650 59	1,751 69	493,369 92	Accident, Sickness, Guarantee and Plate Glass.
None.	10,410 93	1,258 76	2,794 67	993 66	72,230 02	Hail.
None.	6,270 20	150 00	25,348 47	1,134 82	52,453 49	Weather.
343 18	7,127 52	2,416 58	10,773 96	2,259 90	157,790 24	Accident, Sickness and Steam Boiler.
None.	73,179 06	2,885 41	145,348 78	19,554 79	564,651 65	Accident, Sickness and Automobile
85 01	138,672 55	548 45	5,553 26	10,000 00	233,171 68	Guarantee.
600 00	20,102 11	793 12	22,422 54	90,402 95	302,251 69	Accident, Sickness, Automobile, Burglary and Guarantee.
None.	21,268 27	11,791 12	65,190 36	4,734 45	632,495 99	Accident, Sickness, Burglary, Guarantee and Plate Glass.
1,757 71	22,459 73	4,102 19	37,757 97	4,101 88	306,894 80	Accident, Sickness and Automobile
24 00	5,533 98	580 83	8,482 08	2,202 89	50,583 78	Live Stock.
None.	1,539 60	143 75	None.	92 00	12,450 35	Sickness.
None.	150,057 83	6,691 50	6,381 34	36,101 23	1,841,638 76	Guarantee.
None.	10,969 25	4,180 38	21,142 99	7 95	289,673 93	Accident, Sickness, Burglary, Guarantee and Plate Glass.
2,057 53	53,480 78	1,228 72	58,020 42	5,323 76	413,331 21	Accident, Sickness, Automobile, Guarantee and Plate Glass.
512 83	235,217 13	7,525 88	144,367 48	850 00	1,172,796 12	Accident, Sickness, Automobile, Guarantee and Plate Glass.
None.	13,511 36	1,179 79	15,718 72	2,296 50	103,162 87	Accident and Sickness.
None.	38,362 14	1,780 23	24,574 81	2,500 00	196,900 55	Accident, Sickness and Plate Glass
None.	25,042 35	458 99	3,845 23	935 78	62,889 77	Accident and Sickness.
None.	9,554 39	2,754 98	None.	15,447 40	209,107 78	Title.
None.	1,046 72	562 67	None.	None.	77,779 39	Automobile, Sickness and Steam Boiler.
5,410 26	907,910 71	56,801 29	664,202 76	202,691 65	7,509,093 18	

4 GEORGE V, A. 1914

TABLE showing the Total Liabilities of Canadian Companies doing business
Steam Boiler

CANADIAN COMPANIES

Companies.	Unsettled Losses.	Reserve of Unearned Premiums.	Sundry.	Total Liability not including Capital Stock.
	\$ ets.	\$ ets.	\$ ets.	\$ ets.
Boiler Inspection.....	None.	91,882 85	340 25	92,223 10
Canada Accident.....	59,407 66	84,027 78	4,301 37	147,736 81
Canada Hail.....	None.	None.	100 00	100 00
Canada Weather.....	15,761 56	14,429 71	12,639 58	42,830 85
Canadian Casualty and Boiler.....	5,413 73	61,733 67	2,072 93	69,220 33
Canadian Railway Accident.....	131,351 85	207,385 09	7,965 45	346,732 39
Canadian Surety.....	455 75	17,869 27	2,799 42	21,124 44
Dominion Gresham.....	11,161 49	44,970 22	21,676 54	77,808 25
Dominion of Canada Guarantee and Accident	51,140 36	156,261 56	2,378 49	209,780 41
General Accident.....	56,779 88	93,329 75	6,214 84	156,324 47
General Animals.....	7,300 00	24,384 61	4,202 02	35,886 63
*Grand Lodge of the Loyal Order of Moose..	None.	1,250 00	None.	1,250 00
Guarantee Co. of North America.....	25,473 00	88,105 39	90,769 13	204,347 52
Guardian Accident and Guarantee.....	19,654 26	38,552 67	4,588 57	62,795 50
Imperial Guarantee and Accident.....	28,341 45	115,585 53	2,600 00	146,526 98
London and Lancashire Guarantee and Acc't.	60,273 47	236,392 18	56,494 08	353,159 73
Merchants and Employers Guarantee and Accident.....	4,814 21	24,650 77	326 00	29,790 98
North American Accident.....	17,808 00	54,458 60	1,890 01	74,156 61
Protective Association.....	10,750 71	28,521 60	1,439 68	40,711 99
Title and Trust.....	None.	None.	4,493 06	4,493 06
Travellers' Indemnity Co. of Canada.....	None.	None.	308 10	308 10
Totals.....	505,917 38	1,383,791 2	227,599 52	2,117,308 15

*This Order has borrowed from the Supreme Lodge of the World, Loyal Order of Moose, an amount of \$13,058.43 to provide for the deposit with the Receiver General and to defray the expenses of incorporation.

SESSIONAL PAPER No. 8

of Accident, Sickness, Guarantee, Plate Glass, Burglary Insurance, Insurance, &c.

LIABILITIES AT DECEMBER 31, 1913.

Excess of Assets over Liabilities.	Capital Stock paid in Cash	Nature of Business.
\$ cts.	\$ cts.	
171,246 09	100,100 00	Steam Boiler.
345,633 11	43,320 00	Accident, Sickness, Guarantee and Plate Glass.
72,130 02	75,000 00	Hail.
9,622 64	170,250 00	Weather.
88,569 91	50,000 00	Accident, Sickness and Steam Boiler.
217,919 26	62,500 00	Accident, Sickness and Automobile.
212,047 24	200,000 00	Guarantee.
224,443 44	200,000 00	Accident, Sickness, Automobile, Burglary and Guarantee.
422,715 58	183,320 00	Accident, Sickness, Burglary, Guarantee and Plate Glass.
150,570 33	50,000 00	Accident, Sickness and Automobile.
14,697 15	146,960 00	Live Stock.
11,200 35	None.	Sickness.
1,637,291 24	304,600 00	Guarantee.
226,878 43	250,000 00	Accident, Sickness, Burglary, Guarantee and Plate Glass.
266,804 23	200,000 00	Accident, Sickness, Automobile, Guarantee and Plate Glass.
819,636 39	400,000 00	Accident, Sickness, Automobile, Guarantee and Plate Glass.
73,371 89	72,711 00	Accident and Sickness.
122,743 94	88,799 95	Accident, Sickness and Plate Glass.
22,177 78	20,000 00	Accident and Sickness.
204,614 72	165,650 00	Title.
77,471 29	100,000 00	Automobile, Sickness and Steam Boiler.
5,391,785 03	2,683,210 95	

†This company has made a call of 10 per cent on its capital stock.

‡A call of \$36,400 was made on the capital stock of this company, \$5,990 of which was paid in 1913; the balance is in course of collection.

4 GEORGE V, A. 1914

TABLE showing the Assets in Canada, and their nature, of Companies other
Burglary Insurance, Steam

FOREIGN COMPANIES—ASSETS—

Companies.	Real Estate.	Loans on Real Estate.	Bonds and Debentures.	Stocks.
	\$ cts.	\$ cts.	\$ cts.	\$ cts.
American and Foreign Marine.....	None.	None.	25,220 00	None.
American Surety Co.	None.	None.	96,700 00	None.
British and Foreign Marine.....	None.	None.	108,810 00	None.
Fidelity and Casualty Co.....	None.	None.	176,719 40	None.
Hartford Steam Boiler.....	None.	None.	36,900 00	None.
International Casualty.....	None.	None.	19,600 00	None.
International Fidelity.....	None.	None.	4,900 00	None.
Lloyds Plate Glass.....	None.	None.	104,760 00	None.
London Guarantee and Accident.....	None.	None.	304,798 76	None.
Loyal Protective.....	None.	None.	25,330 00	None.
Maryland Casualty.....	None.	None.	329,690 93	None.
National Provincial Plate Glas.....	None.	None.	10,925 67	None.
National Surety Co.....	None.	None.	61,200 00	None.
New York Plate Glass.....	None.	None.	30,800 00	None.
Ocean, Accident and Guarantee.....	6,510 00	None.	530,914 33	None.
Ocean Marine.....	None.	None.	111,602 40	None.
Railway Passengers.....	None.	None.	140,684 27	None.
Ridgely Protective.....	None.	None.	25,620 00	None.
Travelers Indemnity Co., Hartford.....	None.	None.	95,265 00	None.
United States Fidelity and Guaranty.....	None.	None.	266,670 00	2,475 00
Totals.....	6,510 00	None.	2,507,110 76	2,475 00

SESSIONAL PAPER No. 8

than Canadian, doing business of Accident, Sickness, Guarantee, Plate Glass, Boiler Insurance, &c.

IN CANADA AT DECEMBER 31, 1913.

Agents' Balances and Bills Receivable.	Cash on hand and in Banks.	Interest Due and Accrued.	Out-standing and Deferred Premiums.	Other Assets.	Total Assets.	Nature of Business.
\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	
None.	2,800 21	None.	None.	None.	28,020 21	Inland Transportation.
None.	21,809 39	2,300 00	3,563 65	None.	124,373 04	Guarantee.
None.	692 50	780 00	None.	None.	110,282 50	Inland Transportation and Sprinkler Leakage.
None.	227 97	3,043 22	38,810 78	None.	218,804 37	Accident, Sickness, Burglary, Plate Glass and Steam Boiler.
None.	None.	675 00	None.	None.	37,575 00	Steam Boiler.
338 00	1,644 62	None.	501 20	None.	22,083 82	Accident Sickness and Automobile
None.	None.	None.	None.	None.	4,900 00	Guarantee.
None.	None.	1,150 90	2,283 11	100 00	108,299 01	Plate Glass.
None.	47,059 10	None.	91,276 93	2,000 00	445,134 79	Accident, Sickness, Burglary and Guarantee.
None.	None.	281 25	None.	None.	25,611 25	Accident and Sickness.
None.	8,173 15	3,152 29	55,787 38	None.	396,803 75	Accident, Sickness, Burglary, Guarantee, Plate Glass, Sprinkler Leakage and Steam Boiler.
1,420 77	None.	None.	None.	None.	12,346 44	Plate Glass.
None.	5,522 47	552 42	2,285 04	None.	69,559 93	Guarantee.
None.	None.	566 50	6,237 66	None.	37,604 16	Plate Glass.
None.	150,227 30	None.	193,546 64	1,581 12	882,779 39	Accident, Sickness, Guarantee and Plate Glass.
None.	None.	None.	None.	None.	111,602 40	Inland Transportation.
None.	1,386 56	None.	15,045 57	1,917 29	159,053 69	Accident, Sickness, Guarantee and Plate Glass.
None.	None.	560 00	None.	None.	26,180 00	Accident and Sickness.
None.	None.	2,190 09	11,583 99	None.	109,038 99	Accident, Sickness, Automobile and Steam Boiler.
None.	8,632 14	3,311 67	30,533 55	None.	311,622 36	Accident, Sickness, Burglary, Guarantee, Plate Glass and Steam Boiler.
1,758 77	248,175 41	18,563 25	451,460 50	5,598 41	3,241,652 10	

TABLE showing the Liabilities in Canada of Companies, other than Canadian, doing business of Accident, Sickness, Guarantee, Plate Glass, Burglary Insurance, Steam Boiler Insurance, &c.

FOREIGN COMPANIES—LIABILITIES, IN CANADA AT DECEMBER, 31, 1913.

Companies.	Unsettled Losses.	Reserve of Unearned Premiums.	Sundry.	Total Liability.	Excess of Assets over Liabilities.	Nature of Business.
	\$ cts.	cts.	\$ cts.	\$ cts.	\$ cts.	
American and Foreign Marine.....	None.	None.	None.	None.	28,029 21	Inland Transportation.
American Surety Co.....	13,063 43	None.	None.	13,063 43	111,304 61	Guarantee.
British and Foreign Marine.....	None.	599 84	None.	599 84	109,632 66	Inland Transportation and Sprinkler Leakage.
Fidelity and Casualty.....	18,079 96	114,744 52	2,002 56	134,827 04	83,974 33	Accident, Sickness, Burglary, Plate Glass and Steam Boiler.
Hartford Steam Boiler.....	None.	None.	None.	None.	37,575 00	Steam Boiler.
International Casualty.....	5,471 78	None.	13,081 29	18,553 07	3,530 75	Accident, Sickness and Automobile.
International Fidelity.....	None.	2,654 00	None.	2,654 00	2,246 00	Guarantee.
Lloyds Plate Glass.....	4,718 52	61,666 18	725 00	67,109 70	41,189 31	Plate Glass.
London Guarantee and Accident.....	119,028 53	183,457 40	8,374 91	310,869 84	134,273 95	Accident, Sickness, Burglary and Guarantee.
Loyal Protective.....	7,892 56	10,451 46	2,034 54	20,378 56	5,232 69	Accident and Sickness.
Maryland Casualty.....	138,029 63	137,435 43	5,126 00	280,590 46	116,213 29	Accident, Sickness, Burglary, Guarantee, Plate Glass, Sprinkler Leakage and Steam Boiler.
National Provincial Plate Glass.....	56 06	10,059 30	None.	10,115 26	2,231 18	Plate Glass.....
National Surety Co.....	23,183 18	25,189 62	1,818 83	50,191 63	19,368 30	Guarantee.
New York Plate Glass.....	1,805 44	15,491 91	2,810 65	20,024 00	17,580 16	Plate Glass.
Ocean, Accident and Guarantee.....	294,295 27	229,710 52	7,201 34	531,207 13	331,572 26	Accident, Sickness, Guarantee and Plate Glass.
Ocean Marine.....	None.	None.	None.	None.	111,602 40	Inland Transportation.
Railway Passengers.....	39,692 12	82,460 37	1,810 38	114,962 87	44,070 82	Accident, Sickness, Guarantee and Plate Glass.
Ridgely Protective.....	296 25	82,460 37	None.	387 71	25,792 29	Accident and Sickness.
Travelers Indemnity Co. of Hartford.....	11,486 77	47,995 71	394 94	59,877 48	49,161 51	Accident, Sickness, Automobile and Steam Boiler.
United States Fidelity and Guaranty.....	33,222 10	162,276 14	2,306 00	197,804 24	113,818 12	Accident, Sickness, Burglary, Guarantee, Plate Glass and Steam Boiler.
Totals.....	701,326 00	1,084,193 82	47,692 44	1,833,212 26	1,408,439 84	

SESSIONAL PAPER No. 8

TABLE showing the Cash Income of Canadian Companies doing business of Accident, Guarantee, Plate Glass, Burglary Insurance, Steam Boiler Insurance, &c.

INCOME, (CASH) 1913.

Companies.	Net Cash for Premiums.	Interest, Rents and Dividends on Stocks.	Sundry.	Total Cash Income.	Received on Account of Capital not included in Income.
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.
Boiler Inspection.....	67,557 86	11,775 81	1,110 60	80,444 27	None.
Canada Accident.....	320,282 61	17,843 25	None.	338,125 86	None.
Canada Hail.....	22,900 39	1,046 54	None.	23,946 93	75,000 00
Canada Weather.....	81,443 31	1,334 17	7 75	82,785 23	5,990 00
Canadian Casualty and Boiler.....	101,443 70	5,944 72	3,008 75	110,397 17	None.
Canadian Railway Accident.....	565,642 93	14,273 53	None.	579,916 46	None.
Canadian Surety.....	36,310 85	3,824 05 †	40,000 00	80,134 90	200,000 00
Dominion Gresham.....	119,026 40	8,530 33	6,985 33	134,542 06	None.
Dominion of Canada Guarantee and Accident.....	427,503 16	24,697 01	None.	452,200 17	30,550 00
General Accident.....	341,459 52	11,566 31	None.	353,025 83	None.
General Animals.....	89,290 34	1,982 91	None.	91,273 85	None.
Grand Lodge of the Loyal Order of Moose	1,631 60	None.	None.	1,631 60	None.
Guarantee Co. of North America.....	216,446 72	78,972 10	6,949 57	302,368 39	None.
Guardian Accident and Guarantee.....	112,770 52	10,977 93	None.	123,748 45	None.
Imperial Guarantee and Accident.....	306,400 40	13,892 81	None.	320,293 21	None.
London and Lancashire Guarantee and Accident.....	439,048 35	32,143 34 †	46,218 74	517,410 43	None.
Merchants and Employers' Guarantee and Accident.....	34,573 71	2,268 76 *	34,753 82	71,506 29	72,711 00
North American Accident.....	137,000 20	3,013 88 ††	4,291 66	144,305 74	16,991 65
Protective Association of Canada.....	142,011 20	987 88	None.	142,999 08	None.
Title and Trust.....	350 56	19,445 30	None.	19,795 86	33,100 00
Travellers' Indemnity Co. of Canada....	None.	9,147 02	39 67	9,186 69	None.
Totals.....	3,563,094 93	273,667 65	143,365 89	3,980,128 47	454,342 65

†Premium on Capital Stock.

†Premium on Capital Stock.

*Including \$34,205 premium on Capital Stock.

††Premium on Capital Stock.

TABLE showing the Cash Expenditure of Canadian Companies doing business of Accident, Sickness, Guarantee, Plate Glass, Burglary Insurance, Steam Boiler Insurance, &c.

EXPENDITURE (CASH), 1913.

Companies.	Paid for Losses.	General Expenses.	Dividends or Bonuses to Stockholders.	Total Cash Expenditure.	Nature of Business.
	\$	\$	\$	\$	cts.
Boiler Inspection.....	10,795 68	62,048 09	None.	72,843 77	Steam Boiler.
Canada Accident.....	161,379 08	112,775 94	4,332 00	278,687 02	Accident, Sickness, Guarantee and Plate Glass.
Canada Hail.....	9,015 23	20,072 77	None.	29,088 00	Hail.
Canada Weather.....	66,590 26	31,960 90	None.	98,551 16	Weather.
Canadian Casualty and Boiler.....	32,366 92	62,900 44	5,000 00	100,267 36	Accident, Sickness and Steam Boiler.
Canadian Railway Accident.....	241,446 44	231,545 26	None.	4,291 70	Accident, Sickness and Automobile.
Canadian Surety.....	1,042 77	49,991 95	None.	51,034 72	Guarantee.
Dominion Greafium.....	35,287 64	66,664 77	16,000 00	117,952 41	Accident, Sickness, Automobile, Burglary and Guarantee.
Dominion of Canada Guarantee and Accident.....	175,851 58	216,184 79	54,993 00	447,029 37	Accident, Sickness, Burglary, Guarantee and Plate Glass.
General Accident.....	141,463 69	142,431 03	30,000 00	313,894 72	Accident, Sickness and Automobile.
General Animals.....	47,597 20	41,766 21	None.	89,363 41	Live Stock.
Grand Lodge of the Loyal Order of Moose.....	None.	2,200 15	None.	2,200 15	Sickness.
Guarantee Co. of North America.....	31,257 03	146,268 76	36,552 00	214,077 79	Guarantee.
Guardian Accident and Guarantee.....	30,804 49	56,478 84	None.	87,283 33	Accident, Sickness, Burglary, Guarantee and Plate Glass.
Imperial Guarantee and Accident.....	133,300 22	147,654 27	12,000 00	292,954 49	Accident, Sickness, Automobile, Guarantee and Plate Glass.
London and Lancashire Guarantee and Accident.....	113,506 94	281,726 67	None.	395,233 61	Accident, Sickness, Automobile, Guarantee and Plate Glass.
Merchants and Employers Guarantee and Accident.....	4,677 55	54,491 88	None.	59,169 43	Accident and Sickness.
North American Accident.....	21,114 73	58,641 49	None.	79,756 22	Accident, Sickness and Plate Glass.
Protective Association of Canada.....	76,702 41	54,089 13	None.	130,791 54	Accident and Sickness.
Title and Trust.....	None.	831 00	7,197 25	8,028 25	Title.
Travellers' Indemnity Company of Canada.....	10,881 02	4,109 02	None.	14,990 04	Automobile, Sickness and Steam Boiler.
Totals.....	1,345,280 88	1,844,833 36	166,074 25	3,356,188 49	

SESSIONAL PAPER No. 8

TABLE showing the Income and Expenditure in Canada of Companies, other than Canadian, doing business of Accident, Sickness, Guarantee, Plate Glass, Burglary Insurance, Steam Boiler Insurance, &c.

Companies.	INCOME (Cash), 1913.				EXPENDITURE (Cash), 1913.			
	Net Cash for Premiums	Interest and Dividends on Stock.	Sundry.	Total Cash Income.	Paid for Losses.	General Expenses.	Total Cash Ex- penditure	^e Excess of Income over Expenditure — d The Reverse
	\$	cts.	\$	cts.	\$	cts.	\$	cts.
American and Foreign Marine.....	18,136 71	None.	None.	18,136 71	2,653 01	4,224 05	6,877 06 ^e	11,259 65
American Surety Company.....	-2,679 23	2,450 00	None.	-229 23	24,890 71	4,900 72	29,857 43 ^d	30,086 66
British and Foreign Marine.....	3,120 38	4,490 00	None.	7,800 38	556 52	695 19	1,161 71 ^e	6,638 67
Fidelity and Casualty Company.....	232,273 32	6,365 62	None.	238,638 94	107,861 64	104,079 84	211,941 48 ^e	26,697 46
Hartford Steam Boiler.....	3,793 45	1,350 00	None.	5,143 45	75,934 55	None.	75,934 55 ^d	70,791 10
International Casalty.....	14,800 58	None.	None.	14,800 58	6,502 17	19,417 07	25,919 24 ^d	11,118 66
International Fidelity.....	6,774 25	None.	None.	6,774 25	1,462 73	303 03	1,765 76 ^e	5,008 49
Lloyds Plate Glass.....	63,350 26	4,353 00	None.	67,703 26	42,657 29	92,863 09	70,925 38 ^d	3,222 12
London Guarantee and Accident.....	726,368 02	950 99	None.	727,319 01	248,401 33	283,204 63	531,606 01 ^e	195,713 00
Loyal Protective Association.....	27,881 34	910 00	25,120 00	53,911 34	12,258 77	36,068 93	48,317 70 ^e	5,593 64
Maryland Casualty.....	486,598 46	13,105 56	None.	499,704 02	283,289 53	150,413 57	433,703 10 ^e	66,000 92
National Provincial Plate Glass.....	15,254 39	None.	None.	15,254 39	7,299 70	7,332 93	14,682 63 ^e	721 76
National Surety Co.....	52,168 65	3,154 85	None.	55,323 51	21,488 99	19,065 44	40,494 43 ^e	14,829 08
New York Plate Glass.....	15,735 26	1,266 34	None.	17,001 60	13,037 06	6,561 08	19,598 14 ^d	2,596 54
Ocean, Accident and Guarantee.....	846,012 70	3,092 33	None.	849,105 03	355,798 57	313,453 78	669,252 35 ^e	179,852 68
Ocean Marine.....	15,574 22	None.	None.	15,574 22	584 24	3,110 56	3,694 80 ^e	11,879 42
Railway Passengers.....	192,071 30	None.	None.	192,071 30	50,105 61	84,680 05	134,785 70 ^e	57,285 60
Ridgely Protective.....	2,498 00	None.	106 00	2,604 00	1,076 11	629 50	1,775 61 ^e	828 39
Travelers Indemnity Co. of Hartford.....	114,453 91	2,190 00	None.	116,643 91	38,980 92	31,842 17	65,823 09 ^e	50,820 82
United States Fidelity and Guaranty.....	327,397 36	11,198 00	None.	338,595 36	125,955 97	133,730 51	256,986 48 ^e	79,608 88
Totals.....	3,161,083 34	55,066 69	25,226 00	3,241,976 03	1,414,495 46	1,282,557 19	2,647,052 65 ^e	594,923 38

ABSTRACT of Personal Accident Insurance in Canada for the Year 1913.

Companies.	Premiums of the Year.	Number of Policies Renewed.	Amount of Policies Renewed.	Number of Policies in force in Canada at Date.	Net Amount in force at Date.	Losses incurred during the Year.	Claims Paid.		Unsettled Claims.	
							Not registered.	Registered.	Not registered.	Registered.
	\$		\$		\$	\$	\$	\$	\$	\$
Canada Accident.....	43,492	.....	14,731,916	.....	10,805,766	19,914	19,369	2,920	None.	None.
Canadian Casualty and Boiler.....	33,472	3,167	8,236,100	2,382	5,902,050	10,130	10,336	1,594	None.	None.
Canadian Railway Accident.....	236,126	26,777	45,410,574	18,961	31,803,439	110,725	102,291	41,778	2,553	2,553
Dominion Gresham.....	41,870	4,102	9,328,400	5,652	9,909,100	10,329	10,329	5,490	None.	None.
Dominion of Canada Guarantee and Accident.....	246,725	22,087	44,866,957	6,740	31,533,418	91,328	94,159	22,707	None.	None.
Employers' Liability.....	124,372	6,513	18,437,167	6,288	17,357,417	59,762	52,762	15,000	None.	None.
Fidelity and Casualty Company.....	90,160	6,886	42,826,933	5,326	32,672,983	54,040	53,696	5,483	None.	None.
General Accident of Canada.....	50,224	2,817	8,413,200	1,875	4,878,750	22,292	21,163	3,623	None.	None.
Guardian Accident and Guarantee.....	11,007	1,076	3,274,750	668	1,858,084	3,368	2,898	608	None.	None.
Imperial Guarantee and Accident.....	258,778	12,556	27,258,725	11,418	22,065,150	93,205	85,981	18,524	None.	None.
International Casualty.....	3,570	657	406,466	.....	None.	2,695	None.	427	None.	None.
Law Union and Rock.....	18,741	2,810	6,042,733	1,872	3,612,733	6,331	6,771	1,433	None.	None.
London Guarantee and Accident.....	153,091	10,528	24,971,550	9,821	23,910,550	59,682	56,657	8,487	2,000	2,000
London and Lancashire Guarantee and Accident.....	400,706	5,603	13,339,950	4,554	.....	18,688	25,030	4,026	None.	None.
Loyal Protective Association.....	27,831	5,024	16,717,811	4,721	14,808,801	20,152	12,250	7,893	None.	None.
Maryland Casualty.....	96,809	3,552	16,717,811	3,018	14,808,801	29,062	30,976	3,408	None.	None.
Merchants & Employers' Guarantee & Accident.....	559	315	310,375	282	296,103	None.	None.	None.	None.	None.
North American Accident.....	4,874	568	2,583,250	588	1,713,500	1,117	347	770	None.	None.
Norwich Union Fire.....	7,030	671	1,779,000	608	1,438,000	1,556	1,441	15	100	100
Ocean, Accident and Guarantee.....	202,085	11,910	30,060,130	11,910	27,872,130	118,468	100,783	28,293	5,000	5,000
Protective Association.....	142,011	4,507	11,307,575	4,250	10,433,975	35,526	36,876	3,955	None.	None.
Railway Passengers.....	73,094	1,501	.....	.....	.....	13,158	15,104	3,250	105	105
Ridgely Protective Association.....	2,498	.....	.....	201	.....	59	335	59	None.	None.
Royal Exchange.....	12,757	1,356	3,237,500	1,137	2,504,500	5,009	5,024	885	None.	None.
Travelers Insurance Co., Hartford.....	241,789	45,350	66,339,963	12,074	52,680,837	85,893	84,320	13,375	None.	None.
United States Fidelity.....	10,937	5,000	5,201,600	.....	4,301,590	3,003	2,943	285	None.	None.
Yorkshire.....	3,167	262	819,000	185	577,000	1,189	1,014	175	None.	None.
Totals.....	2,199,885	.....	.....	.....	.....	880,521	841,359	194,465	9,758	9,758

ABSTRACT OF AUTOMOBILE INSURANCE IN CANADA FOR THE YEAR 1913.

Aetna Insurance Co.....	30,044	1,005	2,214,885	510	1,082,217	13,837	14,774	2,655	None.	None.
Canadian Casualty and Boiler.....	26,071	828	.....	532	.....	11,340	11,784	2,518	None.	None.
Canadian Railway Accident.....	39,321	1,354	2,940,200	1,154	2,499,200	10,651	7,939	3,236	None.	None.
Dominion Gresham.....	5,462	71	.....	64	.....	1,399	1,104	235	None.	None.
Firesman's Fund.....	34,105	.....	1,854,025	.....	1,003,750	11,655	12,461	215	None.	None.
General Accident of Canada.....	47,571	1,231	12,336,000	871	8,706,000	11,586	9,019	3,622	None.	None.
Hartford Fire.....	27,225	.....	1,895,666	537	1,063,665	4,422	3,975	1,620	None.	None.
Home Insurance Co.....	24,807	841	1,462,387	537	1,007,832	9,918	8,293	1,675	None.	None.
Imperial Guarantee and Accident.....	12,842	169	800,500	138	734,000	2,702	2,881	561	None.	None.

SESSIONAL PAPER No. 8

Insurance Co. of North America.....	64,491	3,864,452	2,746,751	32,221	29,971	4,825	None	852	None
International Casualty.....	637	110,000	None	19	267	None	None	None	None
London and Lancashire Guarantee and Accident.....	9,242	2,310,000	2,018,737	1,113	2,253	None	None	None	None
Marine Insurance Co.....	52,363	4,037,474	2,018,737	19,644	19,644	None	None	None	None
Niagara Fire.....	1,881	103,070	103,070	1,694	1,694	None	None	None	None
Providence-Washington.....	17,719	1,032,833	664,361	7,282	3,972	3,000	None	310	None
Queen Insurance Co. of America.....	53,419	2,833,955	2,181,060	35,796	27,156	10,140	None	None	None
Railway Passengers.....	8,541	176	2,181,060	209	1,485	1,015	None	None	None
Royal Exchange.....	21,074	1,841,575	1,374,882	4,628	3,378	1,250	None	None	None
St. Paul Fire and Marine.....	552	409	1,641,961	1,632	24,094	2,232	None	None	None
Travelers Indemnity Co., Hartford.....	40,872	2,180,613	716	16,634	14,561	8,818	None	None	None
Travelers Indemnity Co. of Canada.....	47,634	11,270,000	None	62	1,271	4,227	None	None	None
Yorkshire.....	None	1,720,000	600,000	5,255	3,775	1,280	None	None	None
6,853	172								
Totals.....	563,204			298,433	207,544	49,832		1,162	
ABSTRACT OF BURGLARY INSURANCE IN CANADA FOR THE YEAR 1913.									
Dominion Gresham.....	41,778	5,734,494	4,999,994	2,888	12,437	1,506	None	None	None
Dominion of Canada Guarantee and Accident.....	1,966	258,620	217,350	149	None	None	None	None	None
Fidelity and Casualty Co.....	19,988	2,441,780	2,030,000	1,200	9,496	3,300	None	None	None
London Guarantee and Guarantee.....	2,552	497,775	543	79	342,800	None	None	None	None
London Guarantee and Accident.....	1,264	87	138,850	608	1,195	12	None	None	None
Maryland Casualty.....	4,919	890,660	843,460	452	861	1,250	None	None	None
United States Fidelity and Guaranty.....	3,113	360,417	336,917	193	329	None	None	None	None
Totals.....	75,580	10,333,496	8,908,604	25,320	24,796	6,188			
ABSTRACT OF EMPLOYERS' LIABILITY INSURANCE IN CANADA FOR THE YEAR 1913.									
Canada Accident.....	243,150	13,752,261	7,837,500	128,807	124,436	54,337	None	None	None
Canadian Railway Accident.....	151,780	8,075,000	6,767,857	80,425	55,134	66,026	None	None	None
Dominion Gresham.....	15,380	309	678	399	3,447	2,675	None	None	None
Employers' Liability.....	821,894	29,257,928	26,822,928	2,688	592,628	310,000	None	None	None
Fidelity and Casualty.....	11,651	2,498,300	2,147,300	224	3,159	11	None	None	None
General Accident of Canada.....	173,873	1,301	1,105	104,309	91,212	45,181	None	None	None
Guardian Accident and Guarantee.....	80,269	592	365	104,309	23,542	17,634	None	None	None
Imperial Guarantee and Accident.....	1,259	11	None	35,451	23,542	17,634	None	None	None
International Casualty.....	7,329	71	None	None	None	None	None	None	None
Law Union and Rock.....	61,967	572	341	4,989	2,413	4,011	None	None	None
London Guarantee and Accident.....	443,114	1,332	1,298	26,984	22,716	11,500	None	None	None
London and Lancashire Guarantee and Accident.....	49,912	790	1,298	211,449	164,055	98,318	None	None	None
Maryland Casualty.....	330,270	1,409	1,163	15,484	18,344	15,924	None	None	None
Mercantile & Employers' Guarantee & Accident.....	33,092	4,460,000	3,949,000	266,646	223,141	125,197	None	None	None
North American Accident.....	114,130	799	423	9,637	4,444	4,593	None	None	None
Norwich Union Fire.....	10,470	7,702,261	7,237,261	34,842	17,964	16,879	None	None	None
Ocean, Accident and Guarantee.....	571,563	130	112	4,100	1,775	2,325	None	None	None
Railway Passengers.....	73,555	22,894,928	24,421,678	293,753	227,887	256,150	None	None	None
Royal Exchange.....	10,925	395	354	23,443	23,614	15,924	None	None	None
Travelers Insurance Co., Hartford.....	209,449	1,504,500	1,440,500	6,297	3,497	2,900	None	None	None
Travelers Indemnity Co., Hartford.....	91,849	13,270,000	10,630,000	88,312	86,274	86,229	None	None	None
United States Fidelity.....	9,888	7,063,000	8,652,000	29,963	32,493	12,045	None	None	None
Yorkshire.....	232	2,320,600	2,292,447	3,752	1,627	2,125	None	None	None
Totals.....	4,516,758			1,973,319	1,618,702	1,140,656			

* This Company has retired from business.

ABSTRACT OF GUARANTEE INSURANCE IN CANADA FOR THE YEAR 1913.

	Premiums of the Year.	Number of Policies Renewed.	Amount of Policies New and Renewed.	Number of Policies in force in Canada at Date.	Net Amount in force at Date.	Losses incurred during the Year.	Claims Paid.	UNSETTLED CLAIMS.	
								Not Registered.	Registered.
American Surety Co.....	\$ 2,679	2,297	4,780,928	None.	None.	\$ 6,990	\$ 24,891	\$ 5,402	\$ 7,066
Canada Accident.....	1,233		1,020,097			68	68	None.	None.
Canadian Surety.....	36,311	*8,472	*19,109,910	*5,168	*10,908,762	1,499	1,043	None.	None.
Dominion Gresham.....	32,639	78	280,200	76	290,100	None.	None.	None.	None.
Dominion of Canada Guarantee and Accident.....	32,498	2,653	10,713,317	2,266	13,290,134	19,649	9,501	13,349	None.
Employers' Liability.....	45,208	2,658	15,269,072	2,304	22,519,733	11,178	8,678	18,500	None.
Guarantee Co. of North America.....	62,555		28,385,349		22,519,733	5,617	7,476	3,732	None.
Guardian Accident and Guarantee.....	6,388	260	1,695,200	230	1,419,150	817	1,066	None.	None.
Imperial Guarantee and Accident.....	30,763	1,106	8,651,184	1,105	7,545,710	4,453	4,436	1,517	None.
International Fidelity.....	6,774	1,299	30,890,348	1,236	639,500	1,463	1,463	None.	None.
London Guarantee and Accident.....	99,615	4,570	6,045,813	4,548	29,031,190	19,890	17,136	7,234	None.
London and Lancashire Guarantee and Accident.....	11,130	1,292	6,045,813	1,080	3,823,973	1,823	1,773	4,750	None.
Maryland Casualty.....	18,542	325	4,040,832	285	3,815,910	6,145	534	5,962	None.
National Surety Co.....	52,169	972	7,628,182	788	12,154,689	23,684	21,489	23,183	None.
Ocean, Accident and Guarantee.....	17,699		5,768,005		5,384,730	4,387	5,438	3,369	None.
Railway Passengers.....	14,772	523	4,299,300	465	2,876,000	5,090	476	7,814	None.
United States Fidelity and Guarantee.....	211,805		38,407,230		41,263,363	76,277	85,460	15,242	5,000
Totals.....	645,624		187,655,967		168,545,343	189,030	190,928	110,450	12,666

GUARANTEE COMPANY OF NORTH AMERICA.

In Canada.....	62,555		28,385,349		22,519,733	5,617	7,476	3,732	None.
In other Countries.....	153,592		61,195,992		44,875,645	19,792	23,781	19,741	2,000
Totals.....	216,447		89,581,341		67,394,778	25,409	31,257	23,473	2,000

ABSTRACT OF HAIL INSURANCE IN CANADA FOR THE YEAR 1913.

British America.....	6,396		138,730	None.	None.	2,068	2,068	None.	None.
Canada Hail.....	22,900	1,162	872,761	None.	None.	9,015	9,015	None.	None.
Hudson Bay.....	280,992	6,050	4,551,226	None.	None.	179,528	177,528	2,000	None.
Mount Royal.....	3,067		500,860	None.	None.	2,203	2,203	None.	None.
Northwestern National.....	20,617			None.	None.	14,102	14,102	None.	None.
Totals.....	336,572		6,063,533		None.	206,916	204,916	2,000	None.

SESSIONAL PAPER No. 8

ABSTRACT OF INLAND TRANSPORTATION INSURANCE IN CANADA FOR THE YEAR 1913.

American and Foreign Marine.....	18,137	702	78,538,032	None.	None.	2,653	None.
British and Foreign Marine.....	2,068	316	1,713,629	114,009	557	557	None.
Fireman's Fund.....	20,160		5,064,835	354,089	22,682	22,682	None.
Hartford Fire.....	2,538		224,505	None.	40	40	None.
Insurance Co. of North America.....	7,414		1,020,535	147,925	725	725	None.
Marine Insurance Co.....	67,696		191,827,819	None.	15,098	15,098	None.
Ocean Marine.....	15,574		76,660,559	None.	584	584	None.
Queen Insurance Co.....	45		190,730	None.	None.	None.	None.
St. Paul Fire and Marine.....	1,697	9,956	480,966	37,001	251	419	None.
Western.....	4,311		8,027,103	1,091,099	6,156	6,156	None.
Totals.....	140,240		363,768,783	1,744,213	45,508	48,914	None.

ABSTRACT OF LIVE STOCK INSURANCE IN CANADA FOR THE YEAR 1913.

General Animals.....	89,291	3,766	2,073,397	1,791	780,887	53,642	7,550
Yorkshire.....	43,147	1,420	1,134,842	630	401,782	24,176	2,451
Totals.....	132,438	5,186	3,208,239	2,421	1,182,669	77,818	10,001

ABSTRACT OF PLATE GLASS INSURANCE IN CANADA FOR THE YEAR 1913.

Canada Accident.....	21,291	1,830				11,400	1,271	None.
Dominion of Canada Guarantee and Accident.....	15,574	1,164		2,178		9,404	786	None.
Fidelity and Casualty Co.....	10,679	263	736,090	821	701,487	5,991	437	None.
Guardian Guarantee and Guarantee.....	5,027	140		307		1,960	1,897	None.
Imperial Guarantee and Accident.....	2,756			191		1,491	1,503	None.
Imperial Underwriters.....	343					5,081	4,913	None.
Lloyds Plate Glass.....	63,350					41,285	42,057	None.
London and Lancashire Guarantee and Accident.....	11,037	1,032		1,913		5,035	610	None.
Maryland Casualty.....	7,337	555		1,045		6,820	8,481	None.
Mount Royal.....	4,222					2,562	2,562	None.
National Provincial Plate Glass.....	15,354					6,655	7,300	None.
New York Plate Glass.....	15,735					13,250	13,037	None.
North American Accident.....	12,809	598		591		2,414	2,282	None.
Norwich Union Fire.....	2,410	174		172		2,421	437	None.
Ocean, Accident and Guarantee.....	26,048					19,752	12,860	None.
Railway Passengers.....	3,763	86		87		782	667	50
United States Fidelity and Guaranty.....	4,244					1,605	200	None.
Yorkshire.....	2,850	158		138		1,004	330	None.
Totals.....	224,829					129,933	132,218	50

*Including business taken over from American Surety Co.

ABSTRACT OF SICKNESS INSURANCE IN CANADA FOR THE YEAR 1913.

	Premiums of the Year.	Number of Policies New and Renewed.	Amount of Policies New and Renewed.	Number of Policies in force in Canada at Date.	Net Amount in force at Date.	Losses incurred during the Year.	Claims Paid.	UNSETTLED CLAIMS.	
								Not Registered.	Registered.
	\$		\$		\$	\$	\$	\$	\$
*Ancient Order of Foresters.....	150,437					95,082	95,082		
Canada Accident.....	11,147	1,681		1,124		4,774	5,050	879	None.
Canadian Casualty and Boiler.....	14,240	72,296		15,369		7,706	8,990	676	None.
Canadian Railway Accident.....	147,416	22,296		3,856		72,609	76,082	17,189	None.
Catholic Mutual Benefit Association.....	13,719	991		2,328		9,185	9,422	None.	None.
Dominion Gresham.....	13,897	2,710		3,336		8,741	8,036	1,105	None.
Dominion of Canada Guarantee and Accident.....	130,840	15,647		11,800		63,373	62,734	14,298	None.
Employers' Liability.....	19,150	3,155		3,114	4,552,450	19,182	17,182	6,000	None.
Fidelity and Casualty Co.....	76,252	5,308	4,656,950	4,012	2,300,643	36,342	35,831	8,015	None.
General Accident of Canada.....	40,838	1,975	2,984,278	1,438		17,916	17,048	2,326	None.
Grand Lodge of the Loyal Order of Moose.....	1,632	1,011		1,011		None.	None.	None.	None.
Guardian Accident and Guarantee.....	5,134	753		470		2,221	948	1,272	None.
Imperial Guarantee and Accident.....		684		649		38,507	38,739	7,451	None.
*Independent Order of Foresters.....	288,290	7,746		45,402		204,083	236,436	9,439	125
International Casualty.....	3,265	28	350	None.	None.	1,584	1,437	182	None.
Law Union and Rock.....	6,735	1,334		788		3,767	4,916	617	None.
London Guarantee and Accident.....	29,284	507	3,809,500	409	3,770,500	10,701	9,358	2,978	None.
London and Lancashire Guarantee and Accident.....	28,014	4,173		3,371		11,571	11,394	2,820	None.
Loyal Protective.....									
Maryland Casualty.....	2,057	145		119		10,334	10,397	1,928	None.
Merchants and Employers Guarantee and Accident.....	925					455	234	221	None.
North American Accident.....	5,178	394		383		549	522	27	None.
Norwich Union Fire.....	4,375					1,725	1,110	615	None.
Ocean, Accident and Guarantee.....	28,618					6,323	8,831	915	None.
Protective Association.....						42,140	39,826	6,796	None.
Railway Passengers.....	18,306					9,767	8,760	2,307	None.
Ridgely Protective.....						978	741	237	None.
Royal Exchange.....	10,784	727		613		4,017	3,467	975	None.
*Royal Guardians.....	2,664	358	17,900	450	22,500	1,432	1,420	116	None.
Travelers Indemnity Co., Hartford.....	56,585	4,945		3,746		21,415	19,420	2,069	None.
Travelers Indemnity Company of Canada.....	None.	None.	None.	None.	None.	4,098	6,654	None.	None.
United States Fidelity and Guaranty.....	5,326					2,476	2,151	450	None.
*Woodmen of the World.....	18,311	1,404		3,820		8,200	8,290	None.	None.
Yorkshire.....	1,947	171		315		1,077	927	150	None.
Totals.....	1,135,430					722,540	752,411	92,683	125

SESSIONAL PAPER No. 8

ABSTRACT OF SPRINKLER LEAKAGE INSURANCE IN CANADA FOR THE YEAR 1913.

American Lloyds, Underwriters at.....	14,048	263	2,373,299	255	2,550,800	2,412	2,052	None.
British and Foreign Marine.....	432	10	97,500	13	118,000	None.	None.	None.
Hartford Fire.....	18,389		2,824,700		3,059,130	2,486	None.	None.
Home Insurance Co.....	83	4	26,000	4	26,000	None.	None.	None.
Springfield Fire and Marine.....	60		13,500		22,000	None.	None.	None.
Maryland Casualty.....	9,334	165	1,558,980	186	1,633,800	1,185	1,705	None.
Totals.....	42,386		6,593,679		7,419,730	6,083	6,243	405

ABSTRACT OF STEAM BOILER INSURANCE IN CANADA FOR THE YEAR 1913.

Boiler Inspection and Insurance Co.....	67,538	1,267	13,036,600	2,507	25,816,750	796	10,796	None.
Canadian Casualty and Boiler.....	27,147	619	6,334,700	1,010	9,505,400	1,257	1,257	None.
Fidelity and Casualty Co.....	23,543	260	5,911,000	181	6,453,500	683	251	None.
Hartford Steam Boiler.....	3,793	None.	None.	None.	None.	935	75,835	832
Maryland Casualty.....	15,270	125	1,634,000	227	3,775,100	1,195	1,195	None.
Travelers Indemnity Co., Hartford.....	10,235	190	3,326,200	214	3,631,200	None.	None.	None.
United States Fidelity and Guaranty.....	123	None.	None.	None.	None.	None.	274	None.
Totals.....	147,659	2,467	30,242,500	4,199	49,181,950	4,896	89,708	832

ABSTRACT OF TITLE INSURANCE IN CANADA FOR THE YEAR 1913.

Title and Trust Co.....	351	16	76,431			None.	None.	None.
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ABSTRACT OF TORNADO INSURANCE IN CANADA FOR THE YEAR 1913.

American Central.....	1,145		243,300		243,300	114	114	None.
Fidelity-Phenix.....	1,075		516,825		1,716,625	878	878	None.
Hartford Fire.....	6,989		1,793,690		2,168,642	414	414	None.
Home Insurance Co.....	3,598		1,067,280		943,540	1,079	1,029	30
National Fire of Hartford.....	2,119		460,050		760,314	44	44	None.
National Union Fire of Pittsburgh.....	1,777		468,713		668,688	202	202	None.
Niagara Fire.....	125		23,800		23,800	None.	None.	None.
Northwestern National.....	2,073		842,325		720,013	2,300	2,300	None.
Scottish Union and National.....	1,287	39	284,290	42	305,890	None.	None.	None.
Springfield Fire and Marine.....	7,369		1,592,827		2,277,341	None.	None.	None.
St. Paul Fire and Marine.....	2,207	172	488,718	255	729,518	642	662	None.
Totals.....	29,667		7,781,718		10,557,671	5,673	5,643	50

ABSTRACT OF WEATHER INSURANCE IN CANADA FOR THE YEAR 1913.

Canada Weather Insurance Co.....	81,443	3,994	3,944,628	3,135	3,489,445	82,352	66,590	12,714
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*Including Funeral Benefits.

†This company has retired from business.

ABSTRACT of Guarantee, Accident, Sickness, Plate Glass, &c., business done by Companies which combine more than one class of business of casualty insurance.

CANADA ACCIDENT ASSURANCE COMPANY

Nature of Business.	Net Cash received for Premiums.	Number of Policies, new and renewed.	Amount of Policies, new and renewed.	Number of Policies in force at date.	Net Amount in force at date.	Losses incurred during the Year.	Claims Paid.	UNSETTLED CLAIMS.		Remarks.
								Not Resisted.	Resisted.	
	\$		\$		\$	\$	\$	\$	\$	
Accident.....	43,422	14,731,916	10,805,766	19,914	19,369	2,920	None.	Total business, December 31, 1913.
Sickness.....	11,147	.....	.....	.....	.....	4,774	5,656	879	None.
Employers' Liability.....	243,150	.....	13,752,231	.....	7,857,500	128,807	124,436	54,337	None.
Guarantee.....	1,253	.....	1,020,097	.....	875,737	68	.....	.....	None.
Plate Glass.....	21,261	.....	.....	.....	.....	11,460	12,050	1,271	None.
Totals.....	320,283	165,023	161,579	59,407	None.	

CANADIAN CASUALTY AND BOILER INSURANCE COMPANY.

Accident.....	33,732	3,177	8,259,600	2,391	5,923,050	10,755	10,336	2,219	None.	Total business, December 31, 1913.
Sickness.....	14,251	1,651	.....	1,124	.....	7,760	8,990	677	None.
Steam Boiler.....	27,389	619	6,334,700	1,010	9,505,400	1,257	1,257	.....	None.
Automobile.....	26,072	828	.....	552	.....	11,340	11,784	2,518	None.
Totals.....	101,444	6,305	5,077	31,118	32,367	5,414	None.	

CANADIAN RAILWAY ACCIDENT INSURANCE COMPANY.

Accident.....	230,126	26,777	45,410,574	18,961	31,803,439	110,725	102,291	41,778	2,553	Total business, December 31, 1913.
Sickness.....	147,416	22,296	.....	15,369	.....	72,090	70,082	17,189	None.
Employers' Liability.....	151,780	807	8,075,000	678	6,767,857	80,425	55,134	60,026	None.	
Automobile.....	30,321	1,354	2,940,200	1,154	2,499,200	10,651	7,939	3,236	None.	
Totals.....	565,643	51,234	36,162	274,491	241,446	128,829	2,553	

SESSIONAL PAPER No. 8

DOMINION GRESHAM GUARANTEE AND CASUALTY COMPANY.

Accident.....	41,870	4,102	9,328,400	5,652	9,909,100	12,334	10,329	5,490	None.
Sickness.....	13,897	2,710	.....	2,328	.....	8,741	8,060	1,105	None.
Employers' Liability.....	15,390	309	.....	299	.....	5,478	3,347	2,475	None.
Automobile.....	5,462	71	.....	64	.....	1,390	1,104	295	None.
Burglary.....	41,778	3,712	5,734,494	2,888	4,999,994	12,437	12,472	1,596	None.
Guarantee.....	639	78	280,200	78	269,100	None.	None.	None.	None.
Totals.....	119,026	10,982	.....	11,309	.....	40,389	35,298	11,161	None.

Total business,
December 31,
1913.

DOMINION OF CANADA GUARANTEE AND ACCIDENT INSURANCE COMPANY.

Accident.....	246,725	22,687	44,866,957	6,740	31,533,418	91,328	94,159	22,707	None.
Sickness.....	130,840	15,647	.....	11,890	.....	63,373	62,734	14,298	None.
Burglary.....	1,966	178	258,620	149	217,350	None.	None.	None.	None.
Guarantee.....	32,398	2,663	10,713,317	2,266	13,260,134	19,649	9,501	13,349	None.
Plate Glass.....	15,574	1,830	.....	2,178	.....	9,404	9,458	786	None.
Totals.....	427,503	42,995	.....	23,133	.....	183,754	175,852	51,140	None.

Total business,
December 31,
1913.

GENERAL ACCIDENT ASSURANCE COMPANY OF CANADA.

Accident.....	52,101	3,012	8,843,700	2,023	5,188,500	24,184	22,477	5,601	None.
Sickness.....	41,432	2,011	.....	1,513	.....	18,098	18,156	2,370	None.
Employers' Liability.....	198,136	2,174	20,842,000	1,742	16,707,000	104,309	91,212	45,181	None.
Automobile.....	49,791	1,804	15,875,000	1,290	11,040,000	11,596	9,619	3,622	None.
Totals.....	341,460	9,001	.....	6,538	.....	158,187	141,464	56,780	None.

Total business,
December 31,
1913.

GUARDIAN ACCIDENT AND GUARANTEE COMPANY.

Accident.....	13,401	1,205	3,731,600	797	2,314,934	3,368	2,807	608	None.
Sickness.....	5,134	753	.....	470	.....	2,221	948	1,272	None.
Employers' Liability.....	90,269	502	.....	365	.....	35,451	23,542	17,634	None.
Burglary.....	2,552	186	497,775	100	342,800	543	543	None.	None.
Guarantee.....	6,388	290	1,695,200	230	1,419,150	817	1,066	None.	None.
Plate Glass.....	5,027	263	.....	307	.....	1,960	1,897	140	None.
Totals.....	112,771	3,169	.....	2,329	.....	44,300	30,803	19,654	None.

Total business,
December 31,
1913.

ABSTRACT of Guarantee, Accident, Sickness, Plate Glass, &c., business done by Companies which combine more than one class of business of casualty insurance—Continued.

IMPERIAL GUARANTEE AND ACCIDENT INSURANCE COMPANY OF CANADA.

Nature of Business.	Net Cash received for Premiums.	Number of Policies, new and renewed.	Amount of Policies, new and renewed.	Number of Policies in force at date.	Net Amount in force at date.	Losses incurred during the Year.	Claims Paid.	Unsettled Claims.		Remarks.
								Not Restated.	Restated.	
	\$		\$		\$	\$	\$	\$	\$	
Accident.....	258,778	12,956	27,258,725	11,418	22,065,150	93,205	85,931	18,524	None.	Total business, December 31, 1913.
Sickness.....		684		649		38,507	38,729	7,451	None.	
Elevator Liability.....	1,259	11	60,000	20	110,000	None.	None.	None.	None.	
Automobile.....	12,842	169	800,500	158	734,000	2,702	2,881	561	None.	
Guarantee.....	30,765	1,105	8,461,184	1,105	7,545,710	4,453	4,456	1,517	None.	
Plate Glass.....	2,756	140		191		1,491	1,283	288	None.	
Totals.....	306,400	15,065		13,541		140,358	133,300	23,341	None.	

LONDON AND LANCASHIRE GUARANTEE AND ACCIDENT COMPANY OF CANADA.

Accident.....	84,688	5,603		4,554		36,509	30,311	16,816	None.	Total business, December 31, 1913.
Sickness.....	33,138	4,173		3,371		13,623	12,721	3,620	None.	
Employers' Liability.....	246,984	790	5,750,428	605	4,154,928	75,808	46,353	32,306	None.	
Automobile.....	9,242	232		163		1,113	2,253	875	None.	
Guarantee.....	14,816	1,292		1,086	3,823,973	1,922	1,872	4,730	None.	
Plate Glass.....	50,180	1,023		1,913		18,137	16,097	1,906	None.	
Totals.....	439,048	13,122		11,692		147,107	113,507	60,273	None.	

MERCHANTS AND EMPLOYERS GUARANTEE AND ACCIDENT COMPANY.

Accident.....	559	315	310,375	282	286,105	None.	None.	None.	None.	Total business, December 31, 1913.
Sickness.....	923					455	234	221	None.	
Employers' Liability.....	33,092	413	4,490,000	423	4,200,000	9,037	4,444	4,593	None.	
Totals.....	34,574	728	4,770,375	705	4,546,105	9,492	4,678	4,814	None.	

SESSIONAL PAPER No. 8

NORTH AMERICAN ACCIDENT INSURANCE COMPANY.

Accident.....	4,874	568	2,593	250	538	1,713	500	1,117	347	770	None.
Sickness.....	5,178	394	.....	.....	383	.....	.....	549	522	27	None.
Employers' Liability.....	114,139	799	7,702	261	752	7,237	261	34,842	17,964	16,879	None.
Plate Glass.....	12,809	598	.....	.....	591	.....	.....	2,414	2,282	132	None.
Totals.....	137,000	2,359	.....	.....	2,264	.....	.....	38,922	21,115	17,808	None.

Total business,
December 31,
1913.

PROTECTIVE ASSOCIATION OF CANADA.

Accident.....	142,011	11,910	.....	.....	11,910	.....	.....	35,526	34,876	3,955	None.
Sickness.....	.....	.....	.....	.....	.....	.....	.....	42,140	39,826	6,796	None.
Totals.....	142,011	11,910	.....	.....	11,910	.....	.....	77,666	76,702	10,751	None.

Total business,
December 31,
1913.

TRAVELLERS' INDEMNITY COMPANY OF CANADA.

Sickness.....	None.	None.	None.	None.	None.	None.	None.	4,098	6,654	None.	None.
Automobile.....	None.	None.	None.	None.	None.	None.	None.	1,271	4,227	None.	None.
Totals.....	None.	None.	None.	None.	None.	None.	None.	5,369	10,881	None.	None.

Total business,
December 31,
1913.

BRITISH AND FOREIGN MARINE INSURANCE COMPANY, LIMITED.

Inland Transportation.....	2,668	316	1,713	629	5	114,009	557	557	None.	None.	None.
Sprinkler Leakage.....	452	10	97	500	13	118,000	None.	None.	None.	None.	None.
Totals.....	3,120	326	1,811,129	.....	18	232,009	557	557	None.	None.	None.

In Canada,
December 31,
1913.

FIDELITY AND CASUALTY COMPANY OF NEW YORK.

Accident.....	90,160	6,886	42,826	933	5,326	32,672	983	54,040	53,606	5,485	None.
Sickness.....	70,252	5,308	2,984	278	4,012	2,300	643	36,342	35,831	8,011	None.
Employers' Liability.....	11,651	2,296	2,498	300	1,224	2,147	300	2,170	3,139	11	None.
Burglary.....	19,988	2,383	2,441	780	1,200	2,030	060	9,496	9,405	3,300	None.
Plate Glass.....	10,679	1,164	736	090	821	709	487	5,891	5,520	437	None.
Steam Boiler.....	23,543	260	5,911	000	181	6,453	500	683	251	832	None.
Totals.....	232,273	16,497	57,398,381	.....	11,764	46,313,973	.....	108,922	107,862	18,080	None.

In Canada,
December 31
1913.

ABSTRACT of Guarantee, Accident, Sickness, Plate Glass, &c., business done by Companies which combine more than one class of business of casualty insurance—*Continued.*

INTERNATIONAL CASUALTY COMPANY.

Nature of Business	Net Cash received for Premiums.	Number of Policies, new and renewed	Amount of Policies, new and renewed	Number of Policies in force at date.	Net Amount in force at date.	Losses Incurred during the Year.	Claims Paid		UNSETTLED CLAIMS.		Remarks.
									Not Resisted.	Resisted.	
Accident.....	\$ 3,570	957	\$ 406,466	None.	None.	\$ 2,695	\$	\$	\$	\$	In Canada, December 31, 1913.
Sickness.....	3,265	28	350	None.	None.	1,584			427	None.	
Employers' Liability.....	7,359	71	141,500	None.	None.	4 989			4,011	None.	
Automobile.....	637	22	110,000	None.	None.	19			None.	852	
Totals.....	14,801	1,078	658,316	None.	None.	9,287		6,502	4,620	852	

LONDON GUARANTEE AND ACCIDENT COMPANY, LIMITED.

Accident.....	153,091	10,528	24,971,550	9,821	23,910,550	50,682	56,657	8,487	2,000	In Canada, December 31, 1913.
Sickness.....	29,284	507	3,809,500	490	3,770,500	10,701	9,358	2,978	None.	
Employers' Liability.....	443,114	1,332	13,320,000	1,298	12,990,000	211,449	164,055	98,318	None.	
Burglary.....	1,264	87	149,450	79	138,850	1,008	1,195	12	None.	
Guarantee.....	99,615	4,570	30,890,348	4,248	29,601,190	19,890	17,136	7,234	None.	
Totals.....	726,308	17,024	73,140,848	15,945	69,861,090	302,330	248,401	117,029	2,000	

LOYAL PROTECTIVE INSURANCE COMPANY.

Accident.....	27,831	5,024	.....	4,721	.....	20,152	12,259	7,893	None.	In Canada, December 31, 1913.
Sickness.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Totals.....	27,881	5,024	.....	4,721	.....	20,152	12,259	7,893	None.	

SESSIONAL PAPER No. 8

MARYLAND CASUALTY COMPANY.

Accident.....	98,809	3,552	10,717,811	3,015	14,808,861	29,662	36,976	2,408	In Canada, December 31, 1913.
Sickness.....	2,057	145	.....	119	.....	10,324	10,397	1,928
Employers' Liability.....	330,370	1,409	4,227,000	1,163	3,940,000	266,646	225,141	None.	
Burglary.....	4,919	487	890,960	452	843,460	2,041	861	None.	
Guarantee.....	18,542	325	4,040,532	285	3,845,916	6,145	534	1,250	
Plate Glass.....	7,337	585	.....	1,045	.....	6,820	8,481	None.
Steam Boiler.....	15,370	125	1,634,000	227	3,775,100	1,195	1,195	284	
Sprinkler Leakage.....	9,334	165	1,558,680	186	1,633,800	1,185	1,705	None.	
Totals.....	486,598	6,793	6,492	324,028	283,290	138,029	None.

OCEAN ACCIDENT AND GUARANTEE CORPORATION, LIMITED.

Accident.....	202,085	.....	30,060,130	.....	27,872,130	118,468	100,783	28,293	In Canada, December 31, 1913.
Sickness.....	28,918	.....	.....	.....	.....	6,323	8,831	28,945	
Employers' Liability.....	571,563	.....	22,804,928	.....	24,421,678	293,783	227,887	256,150	
Guarantee.....	17,099	.....	5,768,005	.....	5,384,730	4,387	5,438	3,309	
Plate Glass.....	26,048	.....	.....	.....	.....	12,752	12,860	598	None.
Totals.....	846,013	.....	.....	.....	.....	435,683	355,799	289,295	5,000

RAILWAY PASSENGERS ASSURANCE COMPANY.

Accident.....	73,094	4,507	11,307,575	4,250	10,433,975	13,158	15,104	2,250	In Canada, December 31, 1913.
Sickness.....	18,366	.....	.....	.....	.....	9,767	8,760	2,307	
Employers' Liability.....	73,535	395	3,450,000	354	3,540,000	25,443	23,414	13,924	
Guarantee.....	14,772	523	4,299,300	465	2,876,000	5,090	476	7,814	
Plate Glass.....	3,763	80	.....	209	.....	782	667	227	50
Automobile.....	8,541	176	.....	.....	.....	1,242	1,485	1,015	None.
Totals.....	192,071	5,087	.....	5,365	.....	55,482	50,106	30,537	155

RIDGELY PROTECTIVE ASSOCIATION.

Accident.....	2,498	.....	.....	202	.....	394	325	59	In Canada December 31, 1913.
Sickness.....	.....	.....	.....	.....	.....	978	741	237	
Totals.....	2,498	.....	.....	202	.....	1,372	1,076	296	None.

ABSTRACT of Guarantee, Accident, Sickness, Plate Glass, &c., business done by Companies which combine more than one class of business of casualty insurance—*Concluded*.

TRAVELERS INDEMNITY COMPANY, HARTFORD, CONN.

Nature of Business	Net Cash received for Premiums.	Number of Policies, new and renewed	Amount of Policies, new and renewed	Number of Policies in force at date.	Net Amount in force at date.	Losses incurred during the Year.	UNSETTLED CLAIMS.		Remarks.
							Claims Paid	Not Resisted.	
	\$		\$		\$	\$	\$	\$	
Sickness.....	56,585	4,935	11,270,000	3,746	7,160,000	21,415	19,420	2,669	In Canada, December 31, 1913.
Automobile.....	47,634	1,127	3,326,200	716	3,631,200	16,634	14,561	8,818	
Steam Boiler.....	10,235	196		214		None.	None.	None.	
Totals.....	114,454	6,258		4,676		38,049	33,981	11,487	

TRAVELERS INSURANCE COMPANY.

Accident.....	241,789	15,850	66,359,962	12,074	52,080,837	85,893	84,520	13,375	In Canada, December 31, 1913.
Employers' Liability.....	209,449	1,327	13,270,000	1,963	10,630,000	88,312	86,274	86,229	
Totals.....	451,238	17,177	79,629,962	13,137	62,710,837	174,205	170,794	99,604	

UNITED STATES FIDELITY AND GUARANTY COMPANY.

Accident.....	10,937		5,201,600		4,301,500	3,003	2,943	285	In Canada, December 31, 1913.
Sickness.....	5,326					2,476	2,151	450	
Employers' Liability.....	91,819		7,063,000		8,652,000	29,963	32,493	12,045	
Burglary.....	3,113		360,417		336,217	195	320	None.	In Canada, December 31, 1913.
Guarantee.....	211,805		38,407,230		41,263,363	76,277	85,460	15,242	
Plate Glass.....	4,244					1,665	1,615	200	
Steam Boiler.....	123	None.	None.	None.	None.	None.	274	None.	
Totals.....	327,397					113,579	125,256	28,222	5,000

SESSIONAL PAPER No. 8

List of Insurance Companies Licensed to do business in Canada under the Insurance Act, 1910, as at July 1, 1914.

Name of Company.	Chief Agent to receive Process.	Amount of Deposit with Receiver General.		Description of Insurance Business for which Licensed.
		Par Value.	Accepted Value.	
The Acadia Fire Insurance Company.....	R. K. Elliot, Secretary, Halifax, N.S.....	\$ 61,000	\$ 50,961 Fire.	
Aetna Insurance Company, Hartford, Connecticut.....	A. M. M. Kirkpatrick, General Agent, Toronto.....	353,333	327,433 Fire, Automobile, Tornado and Sprinkler Leakage.	
Etna Life Insurance Company, Hartford, Connecticut.....	T. H. Christmas, Chief Agent, Montreal.....	5,387,528	5,026,014 Life.	
The Alberta-Saskatchewan Life Insurance Company.....	J. S. Wallace, Chief Agent, Edmonton.....	54,903	50,155 Life.	
Alliance Assurance Company, Limited.....	T. D. Belfield, Chief Agent, Montreal.....	367,433	303,777 Fire, Accident, Sickness and Guarantees.	
The American and Foreign Marine Insurance Company.....	Robert J. Dale, Chief Agent, Montreal.....	26,000	25,473 Inland Transportation.	
American Central Insurance Company.....	W. P. Fees, Chief Agent, Winnipeg.....	177,247	158,485 Fire and Tornado; limited to Provinces of Manitoba, Saskatchewan, Alberta and British Columbia.	
The American Insurance Company.....	Conrad S. Riley, Chief Agent, Winnipeg.....	73,000	65,442 Fire.	
American Surety Company of New York.....	William H. Hall, Chief Agent, Toronto.....	67,000	64,990 Guarantee.	
Anglo-American Fire Insurance Company.....	H. H. Beck, Manager, Toronto.....	51,120	50,583 Fire.	
The Atlas Assurance Company, Limited.....	Matthew C. Hinchaw, Chief Agent, Montreal.....	486,667	469,667 Fire.	
Beaver Fire Insurance Company.....	André Gouzé, Chief Agent, Winnipeg.....	53,553	53,553 Fire.	
The Boiler Inspection and Insurance Company of Canada.....	H. N. Roberts, Secretary, Toronto.....	115,000	107,583 Steam Boiler.	
The British America Assurance Company.....	W. B. Meikle, Chief Agent, Toronto.....	91,240	84,047 Fire and Hail.	
British Colonial Fire Insurance Company.....	Theodore Meunier, Managing Director, Montreal.....	55,000	53,790 Fire.	
The British Columbia Life Assurance Company.....	Sanford S. Davis, General Manager, Vancouver.....	55,000	54,164 Life.	
The British and Foreign Marine Insurance Co., Limited.....	Robert J. Dale, Chief Agent, Montreal.....	117,000	111,150 Sprinkler Leakage and Inland Transportation.	
The British Northwestern Fire Insurance Company.....	F. K. Foster, Managing Director, Winnipeg.....	55,000	52,250 Fire.	
Caledonian Insurance Company.....	John G. Borthwick, Manager, Montreal.....	474,679	448,830 Fire.	
The California Insurance Company.....	Frank Burnett, Sr., Chief Agent, Vancouver.....	55,000	50,580 Fire.	
The Canada Accident Assurance Company.....	T. H. Hudson, Secretary, Montreal.....	91,035	87,418 Accident, Sickness, Plate Glass and Guarantee.	
The Canada Hail Insurance Company.....	Wm. J. Wilcox, Managing Director, Winnipeg.....	29,350	28,114 Hail.	
The Canada Life Assurance Company.....	..... Toronto.....	61,000	57,950 Life.	
The Canada National Fire Insurance Company.....	W. T. Alexander, Managing Director, Winnipeg.....	55,000	52,250 Fire.	

List of Companies Licensed to do business in Canada under the Insurance Act, etc.—Continued.

Name of Company.	Chief Agent to receive Process.	Amount of Deposit with Receiver General.		Description of Insurance Business for which Licensed.
		Par Value.	Accepted Value.	
The Canada Weather Insurance Company.....	Fredric B. Welford, Chief Agent, Toronto.....	\$ 21,000	\$ 20,719	Insurance against injury to property, caused by cyclones, tornadoes, windstorms, frost or hail except with respect to property in transit on water.
The Canadian Casualty and Boiler Insurance Company.....	John J. Durance, Secretary, Toronto.....	55,000	52,500	Accident, Sickness and Steam Boiler.
The Canadian Fire Insurance Company.....	R. T. Riley, Chief Agent, Winnipeg.....	70,000	66,500	Fire.
The Canadian Surety Company.....	Wm. H. Hall, Chief Agent, Toronto.....	58,768	52,203	Guarantee.
The Capital Life Assurance Company of Canada.....	A. E. Corrigan, Managing Director, Ottawa.....	57,194	54,313	Life.
The Commercial Union Ass. Co., Limited, London, Eng.....	James McGregor, Chief Agent, Montreal.....	1,208,433	1,161,028	Fire and Life.
The Confederation Life Association.....	J. K. Macdonald, President, Toronto.....	185,367	75,847	Life.
The Connecticut Fire Insurance Company, Hartford, Conn.....	J. W. Tatley, Chief Agent, Montreal.....	135,000	124,330	Life.
The Continental Insurance Company.....	Joseph Rowat, Chief Agent, Toronto.....	299,300	248,082	Fire.
The Crown Life Insurance Company.....	Geo. B. Woods, President, Toronto.....	55,000	52,894	Life.
The Dominion Fire Insurance Company.....	William Wallace, General Manager, Toronto.....	67,723	65,038	Life.
The Dominion Gresham Guarantee and Casualty Company, Limited.....	Robt. F. Massie, President, Toronto.....	54,955	50,961	Fire.
The Dominion Life Assurance Company.....	F. J. J. Stark, General Manager, Montreal.....	135,500	139,290	Burglary, Accident, Sickness Guarantee and Automobile.
The Dominion of Canada Guarantee and Accident Insurance Company.....	Thos. Hilliard, President, Waterloo, Ont.....	60,220	57,825	Life.
The Employers' Liability Assurance Corporation, Limited.....	Charles A. Withers, Manager, Toronto.....	200,740	186,106	Guarantee, Accident, Sickness, Burglary and Plate Glass.
The Equitable Fire and Marine Insurance Company.....	Richard I. Griffin, Chief Agent, Montreal.....	1,346,655	1,244,422	Fire, Accident, Guarantee and Sickness.
*The Equitable Life Assurance Society of the United States.....	J. W. Tatley, Chief Agent, Montreal.....	124,073	105,035	Fire.
The Equity Fire Insurance Company of Canada.....	Sergeant P. Stevens, Manager, Montreal.....	2,213,067	2,042,809	Life.
The Excelsior Life Insurance Company.....	Wm. G. Brown, Manager, Toronto.....	55,333	53,069	Fire.
Factories Insurance Company.....	Edwin Marshall, General Manager, Toronto.....	54,000	52,300	Life.
	Ormsby, Clapp and Anderson, Limited, Chief Agents, Toronto.....	60,000	54,041	Fire.

SESSIONAL PAPER No. 3

The Federal Life Assurance Company of Canada.....	Alfred N. Mitchell, General Manager, Hamilton.....	79,981	75,598 Life.
Fidelity and Casualty Company of New York.....	Bartholomew Mincham, Chief Agent, Toronto.....	211,953	189,515 Burglary, Accident, Sickness, Steam Boiler and Plate Glass.
The Fidelity-Phenix Fire Insurance Company of New York.....	A. M. M. Kirkpatrick, Chief Agent, Toronto.....	429,000	304,859 Fire and Tornado.
Fireman's Fund Insurance Company.....	John H. Hunter, Chief Agent, Toronto.....	95,000	82,225 Fire, Inland Transportation and insurance against loss or damage to Automobiles by Accident, Burglary or Theft.
Firemen's Insurance Company of Newark, N.J.....	Benjamin B. Smith, Chief Agent, Winnipeg.....	107,647	98,485 Fire.
The General Accident Assurance Company of Canada.....	John J. Durance, Secretary, Toronto.....	44,459	42,541 Accident and Sickness.
General Accident, Fire and Life Assurance Corporation, Limited.....	Thomas H. Hall, Chief Agent, Toronto.....	301,440	287,330 Fire.
The Generale Animals Insurance Company of Canada.....	R. A. Ledue, Chief Agent, Montreal.....	26,000	25,098 Live Stock.
Compagnie d'Assurances Generales contre l'Incendie.....	Joseph A. Laurin, Chief Agent, Montreal.....	130,597	118,759 Fire.
German American Insurance Company.....	John H. Esinhardt and Trevor A. Evans, Joint Chief Agents, Montreal.....	422,007	392,163 Fire and Tornado.
Germania Fire Insurance Company.....	Percy Robertson, Chief Agent, Toronto.....	60,000	59,250 Fire.
The Germania Life Insurance Company.....	C. R. G. Johnson, Chief Agent, Montreal.....	172,333	168,583 Life.
Glens Falls Insurance Company.....	Wm. H. George, Chief Agent, Toronto.....	70,000	62,873 Fire, Tornado and insurance against loss or damage to automobiles by burglary or theft.
The Globe and Rutgers Fire Insurance Company.....	J. W. Binnie, Chief Agent, Montreal.....	105,000	102,375 Fire.
The Globe Indemnity Company of Canada (formerly the Canadian Railway Accident Insurance Company).....	John Enno, Chief Agent, Montreal.....	135,000	129,080 Accident, Sickness, Burglary, Guarantee and Automobile.
The Great-West Life Assurance Company.....	J. H. Brock, Managing Director, Winnipeg.....	60,000	57,000 Life.
The Gresham Life Assurance Society, Limited.....	Arch. R. Howell, Chief Agent, Montreal.....	75,000	71,844 Life.
The Guarantee Company of North America.....	Henry E. Rawlings, Chief Agent, Montreal.....	61,500	57,722 Guarantee.
The Guardian Accident and Guarantee Company.....	H. H. Lambert, Managing Director, Montreal.....	132,487	127,790 Accident, Sickness, Guarantee, Burglary and Plate Glass.
Guardian Assurance Company, Limited, London, Eng.....	Hugh M. Lambert, Chief Agent, Montreal.....	809,933	751,201 Fire.
Hartford Fire Insurance Company, Hartford, Conn.....	Peter A. McCallum, Chief Agent, Toronto.....	925,073	861,836 Fire, Inland Transportation, Cyclone or Tornado, Sprinkler Leakage and insurance against loss or damage to Automobiles by Accident, Burglary or Theft.
The Hartford Steam Boiler Inspection and Insurance Co.....	H. N. Roberts, Chief Agent, Toronto.....	45,000	36,765 License restricted to guaranteeing the policy contracts of the Boiler Inspection and Insurance Company of Canada.

*This Company has also \$3,652,200 vested in Canadian Trustees under the Insurance Act.

List of Insurance Companies Licensed to do business in Canada under the Insurance Act, etc.—Continued.

Name of Company.	Chief Agent to receive Process.	Amount of Deposit with Receiver General.		Description of Insurance Business for which Licensed.
		Par Value.	Accepted Value.	
The Home Insurance Company.....	F. W. Evans, Chief Agent, Montreal.....	\$ 778,733	\$ 711,303	Fire, Automobile, Tornado, Hail and Sprinkler Leakage.
The Hudson Bay Insurance Company.....	Charles E. Berg, Manager, Vancouver.....	65,976	63,337	Fire and Hail.
The Imperial Guarantee and Accident Insurance Company of Canada.....	E. Willans, Secretary, Toronto.....	111,000	106,200	Guarantee, Accident, Sickness, Automobile and Plate Glass.
The Imperial Life Assurance Company of Canada.....	Jas. F. Weston, Manager, Toronto.....	244,375	232,607	Life.
Imperial Underwriters Corporation of Canada.....	H. M. Blackburn, Chief Agent, Toronto.....	99,727	86,641	Fire.
The Independent Order of Foresters.....	Elliott G. Stevenson, Supreme Chief Ranger Toronto.....	100,000	100,000	Life, Disability and Sickness Insurance on the Assessment plan.
Insurance Company of North America.....	Robt. Hampson & Son, Ltd., Chief Agts., Montreal.....	410,080	384,048	Fire, Inland Transportation and Automobile, excluding insurance against loss by reason of injury to the person.
The Insurance Company of the State of Pennsylvania.....	Paul Von Szelski, Chief Agent, Toronto.....	125,780	114,506	Fire.
International Casualty Company.....	F. Carter Cotton, Chief Agent, Vancouver.....	20,000	20,000	Accident, Sickness and Automobile (limited to the Province of British Columbia).
International Fidelity Insurance Company.....	Neil Sinclair, Chief Agent, Toronto.....	5,000	5,000	Guarantee Insurance, restricted to employees of Singer Sewing Machine Co.
Law Union and Rock Insurance Co., Limited.....	J. E. E. Dickson, Manager for Canada, Montreal.....	404,867	354,595	Fire, Accident and Sickness.
The Liverpool and London and Globe Insurance Company, Limited.....	J. Gardner Thompson, Mgr. for Canada, Montreal.....	1,414,117	1,345,766	Fire and Life.

SESSIONAL PAPER No. 8

The Liverpool-Manitoba Assurance Company.....	J. Gardner Thompson, Managing Director, Montreal.....	56,000	55,903 Fire.
Lloyds Plate Glass Insurance Company of New York.....	J. Carl Reed, Le Grand Reed, Geo. B. Shaw and Chas. B. McNaught, Chief Agents, Toronto.....	113,900	108,767 Plate Glass.
The London Assurance.....	W. Kennedy and W. B. Colley, Joint Chief Agents, Montreal.....	306,917	291,267 Fire and Life.
London Guarantee and Accident Co., Limited.....	D. W. Alexander, Manager for Canada, Toronto	445,300	397,255 Guarantee, Burglary, Accident and Sickness.
The London and Lancashire Fire Ins. Co., Liverpool Eng. The London and Lancashire Guarantee and Accident Co. of Canada.....	Alfred Wright, Chief Agent, Toronto..... Alexander MacLean, Secretary, Toronto.....	557,963	527,842 Fire.
*The London and Lancashire Life and General Assurance Association, Limited.....	Alexander Bissett and W. H. R. Emmerson, Chief Agents, Montreal.....	99,720	98,184 Guarantee, Accident, Sickness, Automobile and Plate Glass.
The London Mutual Fire Ins. Co. of Canada.....	Frank D. Williams, Chief Agent, Toronto.....	138,500	130,801 Life.
London Life Insurance Company.....	J. G. Richter, Manager, London, Ont.....	61,500	58,452 Fire.
Loyal Protective Insurance Company.....	Paul Borup, Chief Agent, Montreal.....	60,000	53,095 Life.
		27,000	25,426 Accident and Sickness Insurance among members of the Independent Order of Oddfellows resident in Canada.
Lumber Insurance Company of New York.....	E. D. Hardy, Chief Agent, Ottawa.....	87,000	81,780 Fire.
The Manufacturers Life Insurance Company	....., Toronto	197,587	186,047 Life.
The Marine Insurance Company, Limited.....	W. J. G. Thompson, Chief Agent, Halifax.....	135,553	131,776 Fire, Automobile and Inland Transportation.
Maryland Casualty Co., Baltimore, Md.....	J. William Mackenzie, Chief Agent, Toronto.	404,240	374,211 Accident, Sickness, Burglary, Guarantee, Plate Glass and Steam Boiler.
The Mercantile Fire Insurance Company.....	Alfred Wright, Secretary, Toronto.....	171,179	156,698 Fire.
Merchants Casualty Company.....	Leo. M. Fingard, Chief Agent, Winnipeg.....	51,222	47,105 Accident (excluding Employers' Liability), Sickness.
The Merchants and Employers Guarantee and Accident Co.	J. G. Dubeau, Chief Agent, Montreal.....	28,000	25,584 Accident and Sickness Insurance in the Province of Quebec.
**Metropolitan Life Insurance Co., New York.....	A. G. Brooke Claxton, K.C., Chief Agent, Montreal.....	11,155,279	10,328,520 Life.
The Monarch Life Assurance Company.....	J. W. W. Stewart, Managing Director, Winnipeg	57,254	51,002 Life.
The Montreal-Canada Fire Insurance Company.....	A. Champagne, President, Montreal.....	60,000	57,000 Fire.
Moose, The Grand Lodge of the Loyal Order of the.....	Louis F. Heyd, Chief Agent, Toronto.....	11,500	10,291 Sickness Insurance among its members.
The Mount Royal Assurance Company.....	J. E. Clement, Manager, Montreal.....	69,000	65,169 Fire and Plate Glass.
The Mutual Life Assurance Co. of Canada.....	Geo. Wegmanst, Managing Director, Waterloo, Ont.....	117,000	111,863 Life.
The Mutual Life and Citizen's Assurance Company, Ltd.....	J. P. Moore, Chief Agent, Montreal.....	121,667	114,367 Life.
†The Mutual Life Insurance Co. of New York.....	Fayette Brown, Manager, Montreal.....	2,965,227	2,853,590 Life.

*This Company has also \$3,400,000 vested in Canadian Trustees under the Insurance Act. **This Company has also \$7,639,394 vested in Canadian Trustees under the Insurance Act. †This Company has also \$5,134,950 vested in Canadian Trustees under the Insurance Act.

List of Companies Licensed to do business in Canada under the Insurance Act, etc.—Continued.

Name of Company.	Chief Agent to receive Process.	Amount of Deposit with Receiver General.		Description of Insurance Business for which Licensed.
		Par Value.	Accepted Value.	
National-Ben Franklin Fire Insurance Co. of Pittsburgh, Pa.	R. F. Massie, Chief Agent, Toronto.	115,000	103,076	Fire.
National Fire Insurance Co. of Hartford.	Smith, Mackenzie & Hall, Chief Agents, Toronto.	605,000	572,090	Fire and Tornado.
The National Life Assurance Co. of Canada.	A. J. Ralston, Chief Agent, Toronto.	55,000	53,500	Life.
The National Provincial Plate Glass and General Insurance Co., Limited.	J. H. Ewart, Chief Agent, Toronto.	18,493	16,235	Plate Glass.
National Surety Company.	J. Carl Reed, Le Grand Reed, Geo. B. Shaw and Chas. B. McNaught, Joint Agents, Toronto.	69,000	66,043	Guarantee.
National Union Fire Insurance Co. of Pittsburgh, Pa.	Henry J. Richmond, Chief Agent, Toronto.	219,553	203,103	Fire and Tornado.
La Nationale, Compagnie anonyme d'Assurances contre l'Incendie et les Explosions.	J. E. Clement, Chief Agent, Montreal.	59,830	50,257	Fire.
New York Life Insurance Co.	Percy V. Raven, Chief Agent, Montreal.	7,330,617	6,846,114	Life.
The New York Plate Glass Insurance Co.	Geo. W. Pacaud, Chief Agent, Montreal.	35,467	31,006	Plate Glass.
Niagara Fire Insurance Company.	W. E. Finlay, Chief Agent, Montreal.	190,000	181,880	Fire, Tornado and Automobile (including damage to automobiles in transit by rail).
The North American Accident Insurance Company.	H. E. Ridout, Chief Agent, Toronto.	60,867	55,015	Accident, Sickness and Plate Glass.
North American Life Assurance Co.	L. Goldman, Managing Director, Toronto.	61,200	57,950	Life.
North British and Mercantile Ins. Co.	Randall J. Davidson, Manager, Montreal.	1,376,666	1,290,993	Fire and Life.
The North Empire Fire Insurance Company.	Donald H. McDonald, President, Winnipeg.	59,085	56,486	Fire.
The North West Fire Insurance Company.	Thomas Bruce, Deputy Manager, Winnipeg.	54,815	53,153	Fire.
The Northern Assurance Co., Ltd.	Robt. W. Tyre, Manager, Montreal.	737,267	688,359	Fire.
The Northern Life Assurance Company of Canada.	W. J. McMurry, Gen'l Manager, London, Ont.	67,107	64,204	Life.
Northwestern National Insurance Company of Milwaukee, Wis.	Guy M. Harris, Chief Agent, Winnipeg.	119,193	105,742	Fire, Tornado and Hail.
The Norwich Union Fire Insurance Society, Limited, Norwich, Eng.	John B. Laidlaw, Chief Agent, Toronto.	814,353	750,456	Fire, Accident, Sickness and Plate Glass.
Norwich Union Life Insurance Society.	John B. Laidlaw, Chief Agent, Toronto.	72,780	68,910	Life.
The Occidental Fire Insurance Company.	A. F. Kempton, Secretary, Wawanesa, Man.	55,000	54,175	Fire.
The Ocean Accident and Guarantee Corporation, Limited.	Charles H. Neely, Manager, Toronto.	811,500	682,667	Accident, Sickness, Guarantee and Plate Glass.

SESSIONAL PAPER No. 8

The Ocean Marine Insurance Co., Limited.....	Robt. Hampson & Son, Limited, Chief Agents, Montreal.....	132,860	123,500 Insuring postal and express packages in transit in Can- ada. 50,985 Fire. 230,017 Fire. 1,293,944 Fire and Life. 412,489 Fire. 15,344 Accident and Sickness. Re- stricted to members of the Masonic Order within Can- ada, and limited in amount as provided in the Asso- ciation's Act of incorpora- tion.
The Pacific Coast Fire Insurance Co.....	Thomas W. Greer, General Manager, Van- couver.....	58,100	
The Palatine Insurance Company, Limited.....	James McGregor, Chief Agent, Montreal.....	238,400	
Phoenix Assurance Co., Limited.....	R. MacD. Paterson and J.B. Paterson, Gen- eral Agents, Montreal.....	1,409,480	
The Phoenix Insurance Co., Hartford, Conn.....	J. W. Tatley, Chief Agent, Montreal.....	478,963	
The Protective Association of Canada.....	Eugene E. Gleason, Secretary, Granby, Que.	18,000	
Providence Washington Insurance Company.....	Robert Hampson & Son, Limited, Chief Agents, Montreal.....	216,000	
Provident Savings Life Assurance Society of New York	J. S. Lovell, Chief Agent, Toronto.....	455,337	195,928 Fire and Automobile. 432,533 Life.
Provincial Insurance Company, Limited.....	Willis, Faber & Co., of Canada, Limited, Chief Agents, Montreal.....	107,553	103,925 Fire. 2,770,353 Life. 214,366 Fire. 582,806 Fire, Inland Transportation and Automobile.
The Prudential Insurance Co. of America.....	Wm. White, Chief Agent, Montreal.....	2,978,479	
Quebec Fire Assurance Co.....	Colin E. Sward, Secretary, Quebec.....	228,887	
Queen Insurance Co. of America.....	William Mackay, Chief Agent, Montreal.....	621,523	
Railway Passengers Assurance Company.....	Frank H. Russell, Chief Agent, Toronto.....	210,221	172,051 Guarantee, Accident, Sick- ness and Plate Glass.
The Reliance Mutual Life Assurance Society, London, Eng.	John B. Laidlaw, Chief Agent, Toronto.....	109,500	96,133 Life. 25,023 Accident and Sickness In- surance among members of the Independent Order of Oddfellows in Canada.
The Ridgely Protective Association.....	Fred Claringbowl, Chief Agent, Hamilton.....	28,000	
The Royal Exchange Assurance.....	Arthur Barry, Chief Agent, Montreal.....	515,727	483,415 Fire, Accident, Sickness, and Automobile restricted to Burglary or Theft. 2,239,929 Fire and Life.
The Royal Gaurdians.....	A. T. Patterson, Supreme Secretary, Montreal	91,608	86,144 Life and Sickness.
The Royal Insurance Co., Limited.....	William Mackay, Chief Agent, Montreal.....	2,379,427	
The Saskatchewan Life Insurance Co.....	William T. Mollard, Chief Agent, Regina, Sask.....	64,000	58,596 Life.
La Sauvegarde Life Insurance Company.....	Philorum Bonhomme, Chief Agent, Mont- real.....	55,000	52,250 Life.
The Scottish Union and National Insurance Co.....	Esnhart & Evans, Chief Agents, Montreal.....	430,644	391,883 Fire and Tornado.
The Security Life Insurance Company of Canada.....	Joseph M. Fortier, President, Montreal.....	57,000	51,108 Life.
The Sovereign Life Assurance Co. of Canada.....	H. J. Meiklejohn, Managing Director, Winni- peg.....	58,300	51,069 Life.
Springfield Fire and Marine Insurance Co.....	Joseph Murphy, Chief Agent, Toronto.....	462,000	428,726 Fire, Tornado and Sprinkler Leakage.
The Standard Life Assurance Co.....	D. M. McGoun, Manager, Montreal.....	6,422,311	6,063,747 Life.

††This Company has also \$4,880,002 vested in Canadian Trustees under the Insurance Act.

†This Company has also \$1,747,027 vested in Canadian Trustees under the Insurance Act.

††This Company has also \$2,848,563 vested in Canadian Trustees under the Insurance Act.

LIST of Companies Licensed to do business in Canada under the Insurance Act, etc.—*Concluded.*

Name of Company.	Chief Agent to receive Process.	Amount of Deposit with Receiver General.		Description of Insurance Business for which Licensed.
		Par Value.	Accepted Value.	
The Star Assurance Society.....	Alf. W. Briggs, Secretary, Toronto.....	\$ 194,180	\$ 176,704	Life.
††The State Life Assurance Co., Indianapolis, Ind.....	W. H. Hunter, Chief Agent, Toronto.....	137,000	130,641	Life.
St. Paul Fire and Marine Insurance Co.....	Robt. J. Dale, Chief Agent, Montreal.....	291,000	267,751	Fire, Inland Transportation, Tornado and Automobile.
The Subsidiary High Court of the Ancient Order of Foresters.	W. Williams, Permanent Secretary, Toronto.....	61,047	58,877	Life and Sickness.
Sun Insurance Office, London, Eng.....	H. M. Blackburn, Manager, Toronto.....	545,764	512,662	Life.
The Sun Life Assurance Co. of Canada.....	R. Macaulay, President, Montreal.....	64,000	60,800	Life.
The Title and Trust Company.....	John J. Gibson, Manager, Toronto.....	77,000	75,989	Title Insurance as defined in Company's Act of incorporation.
The Travelers Indemnity Company, Hartford, Conn.....	Frank F. Parkins, Chief Agent, Montreal.....	109,500	100,530	Accident, Sickness, Steam Boiler, Fly Wheel and Automobile.
*The Travelers Insurance Co., Hartford, Conn.....	Frank F. Parkins, Chief Agent, Montreal.....	879,100	829,104	Life and Accident.
The Travelers Life Assurance Company of Canada.....	George P. Graham, President, Montreal.....	55,000	52,599	Life.
Underwriters at American Lloyd's.....	Edgar D. Hardy, Chief Agent, Ottawa.....	76,900	72,396	Fire and Sprinkler Leakage.
L'Union Compagnie d'Assurance contre l'incendie, Paris, France	Louis Maurice Ferrand, Chief Agent, Montreal.....	188,383	169,266	Fire.
Union Assurance Society, Limited.....	T. L. Morricey, Chief Agent, Montreal.....	513,200	472,862	Fire.
Union Mutual Life Insurance Co.....	Henri E. Morin, Chief Agent, Montreal.....	1,762,199	1,701,683	Life.
United States Fidelity and Guaranty Co., Baltimore, Md.....	Arthur E. Kirkpatrick, Chief Agent, Toronto.....	306,000	281,559	Guarantee, Accident, Sickness, Burglary, Plate Glass and Steam Boiler.
United States Life Insurance Co., New York.....	Lewis A. Stewart, Chief Agent, Toronto.....	344,073	312,200	Life.
Westchester Fire Insurance Company.....	J. W. Tatley, Chief Agent, Montreal.....	140,393	125,276	Fire.
The Western Assurance Co.....	W. B. Meikle, Managing Director, Toronto.....	79,229	75,187	Fire, Inland Transportation, Lightning, Explosion and Tornado.
The Yorkshire Insurance Co., Limited.....	P. M. Wickham, Chief Agent, Montreal.....	420,097	403,713	Fire, Live Stock, Accident, Sickness and Plate Glass.

*This Company has also \$3,025,000 vested in Canadian Trustees under the Insurance Act.

††This Company has also \$54,270 vested in Canadian Trustees under the Insurance Act.

SESSIONAL PAPER No. 8

NOTE—The Sterling Accident and Guarantee Company of Canada has reinsured all its risks with the Dominion Gresham Guarantee and Casualty Company and its deposit has been released with the exception of \$7,000 par value which has been retained to provide for unsettled claims.

The Nova Scotia Fire Insurance Company has reinsured all its outstanding risks with the Home Insurance Company of New York and its deposit has been released with the exception of \$18,000 which has been retained to provide for unsettled claims.

The Travelers' Indemnity Company of Canada has reinsured its outstanding risks with the Travelers Indemnity Company of Hartford and its deposit was released on May 2, 1914.

The license of the Ontario Fire Insurance Company was cancelled on November 21st, 1913, and under the provisions of Section 41 of the Insurance Act, 1910, a modified or conditional license was granted to permit of the collection of premiums in respect of existing policies. This conditional license expired on March 31, 1914, and was not renewed. The company is now in liquidation and the Trusts and Guarantee Company at Calgary was appointed liquidator.

The license of the Rimouski Fire Insurance Company was cancelled on the 14th day of March and on that day a Winding-up Order was granted by the Superior Court of the District of Rimouski and Mr. Theodore Meunier was appointed liquidator of the Company.

The Central Canada Manufacturers Mutual Fire Insurance Company has given notice that all its outstanding policies have been cancelled in accordance with the statutory conditions of the policy, or replaced with other underwriters and its deposit has been released with the exception of \$10,000 par value which has been retained to provide for unsettled claims.

THE following Insurance Companies are registered under "The Insurance Act, 1910," and are permitted to transact the business of Life Insurance in Canada upon the Assessment Plan:—

Name of Company.	Chief Agent to receive Process.
*The Canadian Order of the Woodmen of the World (\$15,000 Municipal Securities accepted at \$12,417, deposited from Sick and Funeral Fund).....	Clair Jarvis, Chief Agent, London, Ont.
The Commercial Travelers' Mutual Benefit Society.....	Etta M. Rowley, Secretary, Toronto.
*The Grand Council of the Catholic Mutual Benefit Association of Canada.....	John J. Behan, Chief Agent, Kingston, Ont.

*This order is also authorized to transact the business of Sickness Insurance.

THE following Life Insurance Companies, having ceased to transact new business in Canada, are entitled under Section 102 of "The Insurance Act, 1910," to transact all business connected with policies existing at 31st March, 1878, and their deposits are applicable to those policies, subject to provisions of the Statutes in that behalf.

Name of Company.	Chief Agent to receive Process.	Amount of Deposit with Receiver General.		Description of Insurance Business transacted.
		Per Value.	Accepted Value.	
The Connecticut Mutual Life Insurance Co., Hartford, Conn.....	F. W. Evans, General Agent, Montreal.....	\$ 113,140	\$ 107,019	Life.
The Edinburgh Life Assurance Co.....	F. W. Kingstone, Chief Agent, Toronto.....	95,067	93,317	Life.
The Life Association of Scotland.....	Charles M. Holt, Attorney, Montreal.....	175,930	153,599	Life.
National Life Insurance Company of the U.S. of America.....	Paul P. Powis, Chief Agent, Hamilton.....	60,000	58,200	Life.
North Western Mutual Life Insurance Company, Milwaukee, Wis.....	William Angus, Attorney, Montreal.....	100,000	100,000	Life.
The Phoenix Mutual Life Insurance Company, Hartford, Conn.....	C. R. G. Johnson, Chief Agent, Montreal.....	130,280	130,125	Life.
The Scottish Amicable Life Assurance Society.....	Charles J. Fleet, Attorney, Montreal.....	125,000	119,881	Life.
The Scottish Provident Institution.....	John H. Dunlop, Chief Agent, Montreal.....	75,000	69,421	Life.

STATEMENTS
OF
INSURANCE COMPANIES
TRANSACTIONING FIRE INSURANCE
AND OF
INSURANCE COMPANIES TRANSACTIONING ONE OR MORE CLASSES
OF INSURANCE IN ADDITION TO FIRE INSURANCE.

LIST OF COMPANIES LICENSED UNDER THE INSURANCE ACT, 1910,
TO TRANSACT IN CANADA THE BUSINESS OF FIRE IN-
SURANCE DURING THE YEAR ENDED DECEMBER 31, 1913.

The Acadia Fire Insurance Company.
Ætna Insurance Company.
Alliance Assurance Company (Limited).
American Central Insurance Company.
The American Insurance Company.
American Lloyds, Underwriters at.
Anglo-American Fire Insurance Company.
The Atlas Assurance Company (Limited).
Beaver Fire Insurance Company.
British America Assurance Company.
British Colonial Fire Insurance Company.
The British Northwestern Fire Insurance Company.
Caledonian Insurance Company.
The California Insurance Company.
The Canada National Fire Insurance Company.
The Canadian Fire Insurance Company.
The Central Canada Manufacturers Mutual Fire Insurance Company.
Commercial Union Assurance Company (Limited).
Connecticut Fire Insurance Company.
The Continental Insurance Company.
The Dominion Fire Insurance Company.
The Employers' Liability Assurance Corporation (Limited).
The Equitable Fire and Marine Insurance Company.
The Equity Fire Insurance Company of Canada.
Factories Insurance Company.
Fidelity-Phenix Fire Insurance Company of New York.
Fireman's Fund Insurance Company.
Firemen's Insurance Company of Newark, New Jersey.
General Accident Fire and Life Assurance Corporation (Limited).
Compagnie d'Assurances Générales contre l'Incendie.
German American Insurance Company.
Germania Fire Insurance Company.
Glens Falls Insurance Company.
Guardian Assurance Company (Limited).
Hartford Fire Insurance Company.
The Home Insurance Company.
The Hudson Bay Insurance Company.
The Imperial Underwriters Corporation of Canada.

Insurance Company of North America.
The Insurance Company of the State of Pennsylvania.
The Law Union and Rock Insurance Company (Limited).
The Liverpool and London and Globe Insurance Company (Limited).
The Liverpool-Manitoba Assurance Company.
The London and Lancashire Fire Insurance Company (Limited).
The London Assurance.
The London Mutual Fire Insurance Company of Canada.
Lumber Insurance Company of New York.
The Marine Insurance Company (Limited).
The Mercantile Fire Insurance Company.
The Montreal-Canada Fire Insurance Company.
The Mount Royal Assurance Company.
National Fire Insurance Company of Hartford.
National Union Fire Insurance Company of Pittsburgh, Pa.
Niagara Fire Insurance Company.
North British and Mercantile Insurance Company.
The North Empire Fire Insurance Company.
The North West Fire Insurance Company.
The Northern Assurance Company (Limited).
Northwestern National Insurance Company of Milwaukee, Wis.
The Norwich Union Fire Insurance Society (Limited).
The Nova Scotia Fire Insurance Company.
The Occidental Fire Insurance Company.
The Ontario Fire Insurance Company.
The Pacific Coast Fire Insurance Company.
The Palatine Insurance Company (Limited).
Phoenix Assurance Company (Limited).
The Phoenix Insurance Company, Hartford, Conn.
Providence Washington Insurance Company.
Provincial Insurance Company (Limited).
Quebec Fire Assurance Company.
Queen Insurance Company of America.
La Compagnie d'Assurance contre l'Incendie de Rimouski.
The Royal Exchange Assurance.
The Royal Insurance Company (Limited).
The Scottish Union and National Insurance Company.
The Sovereign Fire Assurance Company of Canada.
Springfield Fire and Marine Insurance Company.
St. Paul Fire and Marine Insurance Company.
Sun Insurance Office, London, England.
Union Assurance Society (Limited).
L'Union Compagnie d'Assurances contre l'Incendie, Paris, France.
Westchester Fire Insurance Company.
The Western Assurance Company.
The Yorkshire Insurance Company (Limited).

SESSIONAL PAPER No. 8

LIST OF COMPANIES LICENSED UNDER THE INSURANCE ACT,
1910, TO TRANSACT IN CANADA IN ADDITION TO FIRE
INSURANCE ONE OR MORE CLASSES OF INSURANCE
(EXCEPT LIFE INSURANCE) DURING THE YEAR ENDED
DECEMBER 31, 1913

Ætna Insurance Company.
Alliance Assurance Company (Limited).
American Central Insurance Company.
American Lloyds, Underwriters at.
British America Assurance Company.
The Employers' Liability Assurance Corporation (Limited).
Fidelity-Phenix Fire Insurance Company of New York.
Fireman's Fund Insurance Company.
Glens Falls Insurance Company.
Hartford Fire Insurance Company.
The Home Insurance Company.
The Hudson Bay Insurance Company.
Insurance Company of North America.
The Law Union and Rock Insurance Company (Limited).
The Marine Insurance Company (Limited).
The Mount Royal Assurance Company.
National Fire Insurance Company of Hartford.
National Union Fire Insurance Company of Pittsburgh, Pa.
Niagara Fire Insurance Company.
Northwestern National Insurance Company of Milwaukee, Wis.
The Norwich Union Fire Insurance Society (Limited).
Providence Washington Insurance Company.
Queen Insurance Company of America.
The Royal Exchange Assurance.
The Scottish Union and National Insurance Company.
Springfield Fire and Marine Insurance Company.
St. Paul Fire and Marine Insurance Company.
The Western Assurance Company.
The Yorkshire Insurance Company (Limited).

SESSIONAL PAPER No. 8

THE ACADIA FIRE INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1913.

President—C. C. BLACKADAR.

Vice-President—A. E. JONES.

Secretary—R. K. ELLIOT.

Principal Office—Halifax, N.S.

(Incorporated by an Act of the Legislative Assembly of Nova Scotia, March 31, 1862; amended March 31, 1863, April 18, 1870, April 30, 1873, April 17, 1879, May 3, 1887, and April 7, 1905. The above Acts were consolidated by chapter 173 of the statutes of Nova Scotia, 1906; amended by chapter 142 of the statutes of 1907. In 1911 an Act of the Legislature of Nova Scotia was passed (1 Geo. V., cap. 102), authorizing the appropriation out of the rest or accumulated profits of the company of one hundred thousand dollars to be applied to the payment of the amount unpaid upon capital stock. In 1912 an Act of the Legislature of Nova Scotia was passed (2 Geo. V., chap. 182), amending chapter 173 of statutes of Nova Scotia, 1906, as to the investment powers of the company and extending its powers as to the classes of business it may undertake. Dominion license issued July 31, 1905. Previous to this date the company's business was confined to the province of Nova Scotia).

CAPITAL.

Amount of capital authorized, subscribed for and paid up in cash.....\$ 400,000 00

(For list of Shareholders, see Appendix.)

ASSETS.

Value of real estate held by the company.....\$ 16,894 00
 Loans on mortgages on real estate, first liens.....20,000 00
 Loans on bonds, stocks or other marketable collaterals, viz.....25,000 00

	Par value.	Market value.	Amount loaned.
Town of New Glasgow bond, 4½ p.c., 1952.....\$	1,000 00	\$ 895 00	
Town of Truro bond, 4 p.c., 1939.....	1,000 00	810 00	
Town of Sydney Mines bonds, 4½ p.c., 1929.....	1,000 00	860 00	
City of Halifax deb., 4 p.c., 1940.....	1,000 00	880 00	\$15,000 00
Trinidad Con. Telephone Limited bonds, 6 p.c., 1939	1,000 00	980 00	
Eastern Trust Co. stock, 96 shares.....	9,600 00	13,920 00	
City of St. John bond, 4 p.c., 1938.....	500 00	436 25	
Town of North Sydney, 4 p.c., 1933.....	1,000 00	890 00	
Town of Sydney Mines, 4½ p.c., 1925.....	1,000 00	890 00	
County of West Hants Roads bond, 4 p.c., 1915...	500 00	495 00	10,000 00
Montreal Harbour bond, 5 p.c., 1914.....	1,000 00	1,000 00	
Halifax Electric Tramway Co. bonds, 5 p.c., 1916	3,000 00	3,000 00	
Maritime Telegraph & Tel. Co., bonds, 6 p.c. 1941	1,000 00	1,040 00	
Canadian Pacific Ry. stock, 20 shares.....	2,000 00	4,140 00	
	\$ 24,600 00	\$30,236 25	\$25,000 00

Bonds and debentures owned by the company, viz:—

	Par value.	Book value.	Market value.
<i>On deposit with Receiver General.</i>			
City of Halifax debs., 1917, 4½ p.c.....\$	13,000 00	\$ 14,251 00	\$ 12,870 00
Dartmouth Ferry debs., 1915, 4½ p.c.....	10,000 00	10,100 00	9,900 00
Town of Dartmouth debs., 1926, 4 p.c.....	6,000 00	5,930 00	5,340 00
Town of Bridgewater, N.S., bonds, 1932, 4 p.c.	2,000 00	1,855 00	1,720 00
City of Halifax Perm. Stock, 5 p.c.....	30,000 00	30,500 00	31,200 00
Total on deposit with Receiver General.....\$	61,000 00	\$ 62,636 00	\$ 61,030 00

THE ACADIA FIRE—Continued.

ASSETS—Continued.

<i>Held by the Company.</i>	Par value.	Book value.	Market value.
Acadia Loan Corporation bonds, 1916, 4½ p.c. \$	5,000 00	\$ 5,000 00	\$ 5,000 00
City of Halifax School debts, 1917, 4½ p.c. . . .	1,000 00	1,020 00	980 00
City of Halifax debentures, 1916, 1917, 1918, 4½ p.c.	12,000 00	13,154 00	11,850 00
Halifax Electric Tramway Co. bonds, 1916, 5 p.c.	10,000 00	10,050 00	10,000 00
N. S. Steel & Coal Co. bonds, 1959, 5 p.c.	4,500 00	4,365 00	4,027 50
	<u>\$ 93,500 00</u>	<u>\$ 96,225 00</u>	<u>\$ 92,917 50</u>

Stocks owned and held by the company, viz.:—

Halifax Fire Ins. Co., 133 shares.	\$ 5,320 00	\$ 5,320 00	\$ 5,320 00
Dartmouth Development Co.	552 50	552 50	552 50
C. P. Railway, 100 shares	10,000 00	22,100 00	20,700 00
C. P. Railway Rights, 100			412 50
Bank of British North America, 30 shares. . . .	7,299 70	10,147 00	10,876 55
Bank of Montreal, 30 shares.	3,000 00	6,741 75	6,930 00
Bank of Nova Scotia, 182 shares.	18,200 00	48,382 25	46,774 00
Canadian Bank of Commerce, 858 shares.	42,900 00	57,405 68	85,600 00
Dominion Bank, 18 shares.	1,800 00	4,140 00	3,924 00
Molson Bank, 25 shares.	2,500 00	5,050 00	4,875 00
Nova Scotia Savings & Loan Co., 11 shares. . .	2,640 00	4,556 95	4,556 95
Royal Bank, 1,577 shares.	157,700 00	303,956 25	348,517 00
	<u>\$ 251,912 20</u>	<u>\$ 468,352 38</u>	<u>\$ 539,238 50</u>

Total par, book and market values of bonds
and stocks. \$ 345,412 20 \$ 564,577 38 \$ 632,156 00

Carried out at book value \$ 561,577 38
Cash at head office. 1,536 69

Cash in banks, viz.:—
Royal Bank of Canada, current account. \$ 24,400 56
" " Toronto. 457 79
" " Winnipeg. 338 06
Total cash in banks. 25,196 41
Total ledger assets. \$ 653,204 48

OTHER ASSETS.

Market value of stocks, bonds and debentures over book value. \$ 67,578 62
Plans, furniture and fixtures. 4,000 00
Agents' balances and premiums uncollected. 15,569 59
Total assets. \$ 740,352 69

LIABILITIES.

(1) Liabilities in Canada.

Net amount of losses, unadjusted. \$ 6,739 73
Net amount of losses, resisted in suit. 1,200 00
Total net amount of unsettled claims. \$ 7,939 73
Reserve of unearned premiums, \$110,172.34; carried out at 80 p.c. 88,137 87
Dividends declared, but not yet due. 6,000 00
Reinsurance premiums. 8,101 20
Held in trust for reinsurers. 39,789 81
Amount borrowed from Montreal Trust Co. 55,640 00
Taxes due and accrued. 3,500 00
Due for travelling expenses. 35 08
Total liabilities in Canada, except capital stock. \$ 209,143 69

SESSIONAL PAPER No. 8

THE ACADIA FIRE—Continued.

LIABILITIES—Concluded.

(2) Liabilities in Other Countries.

Reserve of unearned premiums, \$1,450 81; carried out at 80 p.c.....	\$	1,160 65
Total liabilities in other countries.....	\$	1,160 65
Total liabilities in all countries, except capital stock.....	\$	210,304 34
Excess of assets over liabilities.....	\$	530,048 35
Capital stock paid up.....		400,000 00
Surplus over liabilities and capital.....	\$	130,048 35

INCOME.

	In Canada.	In other countries.
Gross cash received for premiums.....	\$ 263,837 40	\$ 3,533 02
Deduct reinsurance, \$77,035.56; and return premiums, \$43,285 93.....	119,665 87	655 62
Net cash received for premiums.....	\$ 144,171 53	\$ 2,877 40
Net cash received for premiums in all countries.....		\$ 147,048 93
Cash received for interest on investments.....		32,658 54
Cash received for rents.....		401 03
Dividend from Ontario Bank.....		1,070 22
Total income.....		\$ 181,178 72

EXPENDITURE.

	In Canada.	In other countries.
Amount paid for losses occurring in previous years.....	\$ 8,590 62	\$
Deduct savings, salvage and reinsurances.....	5,800 05	.....
Net amount paid for said losses.....	\$ 2,790 57	\$
Amount paid for losses occurring during the year.....	\$ 151,189 50	\$ 259 61
Deduct savings, salvage and reinsurances.....	73,896 36	.....
Net amount paid for said losses.....	\$ 77,293 14	\$ 259 61
Totals.....	\$ 80,083 71	\$ 259 61
Total net amount paid for losses in all countries.....		\$ 80,343 32
Dividends paid.....		24,000 00
Commission or brokerage.....		17,200 42
Paid for salaries Home Office officials, \$9,427.81; general and special agents, \$10,330.48; directors' fees, \$5,000; auditors' fees, \$400; travelling expenses, \$4,573.51.....		29,731 80
Taxes.....		3,593 78
All other expenditure, viz.: Advertising, \$2,716.36; furniture and fixtures, \$1,461.86; legal fees, \$30; maps and plans, \$2,116.64; postage, telegrams, telephones and express, \$1,855.42; printing and stationery, \$3,488.07; rents, \$1,982.45; Underwriters' Boards, Tariff Associations, etc., \$897.57; general expense, \$1,905.88. Fire Depts. Patrol, etc., \$24.20.....		16,478 45
Total expenditure.....		\$ 171,347 77

SYNOPSIS OF LEDGER ACCOUNTS.

Amount of net ledger assets, December 31, 1912.....	\$	547,943 72
Amount of cash income as above.....		181,178 72
Total.....	\$	729,122 44
Amount of expenditure as above.....		171,347 77
Balance, net ledger assets (\$653,204.48, less \$55,640 borrowed money and \$39,789.81 deposit) at December 31, 1913.....	\$	557,774 67

THE ACADIA FIRE—*Concluded.*STATEMENT OF REINSURANCE OF CANADIAN BUSINESS IN COMPANIES NOT
LICENSED UNDER THE INSURANCE ACT.

Amount of reinsurance premiums in unlicensed companies.....	\$	80,784 62
Amount of commission thereon.....		20,371 63
Amount of losses recovered from said companies		67,631 61
Reserve of unearned premiums on all risks reinsured in unlicensed companies, \$45,133.04; carried out at 80 per cent.....		36,106 43
Amount of reinsurance premiums payable to such companies.....		7,833 85
Amount of cash or other securities held as security for recovery of losses.....		40,789 31

RISKS AND PREMIUMS.

	IN CANADA.		IN OTHER COUNTRIES.		TOTALS IN ALL COUNTRIES.	
	Amount.	Premiums.	Amount.	Premiums.	Amount.	Premiums.
	\$	\$ cts.	\$	\$ cts.	\$	\$ cts.
Gross policies in force at date of last statement....	18,064,335	249,086 24	340,143	4,032 60	18,404,478	253,118 84
Taken during the year, new and renewed.....	19,084,940	266,090 97	317,180	3,533 29	19,402,120	269,624 26
Total.....	37,149,275	515,177 21	657,323	7,565 89	37,806,598	522,743 10
Deduct terminated.....	14,977,101	216,690 19	359,581	4,177 27	15,336,682	220,867 46
Gross in force at end of year	22,172,174	298,487 02	297,742	3,388 62	22,469,916	301,875 64
Deduct reinsured.....	6,606,586	92,055 73	30,337	486 99	6,636,923	92,542 72
Net in force at December 31, 1913.....	15,565,588	206,431 29	267,405	2,901 63	15,832,993	209,332 92

ÆTNA INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1913.

President—WM. B. CLARKE. | Secretary—E. J. SLOAN.

Principal Office—Hartford, Conn.

Head Office in Canada—Montreal. | Chief Agent in Canada—F. W. EVANS.

(Incorporated June 5, 1819. Commenced business in Canada, 1821.)

CAPITAL.

Amount of capital authorized, subscribed for and paid up in cash.....\$5,000,000 00

ASSETS IN CANADA.

Stocks and bonds in deposit with the Receiver General, viz.:—

	Par value.	Market value.
Montreal Corporation 4 per cent stock.....	\$ 6,000 00	\$ 5,100 00
Montreal Harbour bonds, 1917, 4 p. c.....	4,000 00	3,920 00
City of Winnipeg bonds, 1914, 4 p. c.....	31,792 70	31,792 70
Town of Westmount bonds, 1938, 3½ p. c.....	50,000 00	40,000 00
City of Hamilton bonds, 1920, 4 p. c.....	46,000 00	43,700 00
City of Hamilton bonds, 1932, 4 p. c.....	25,000 00	22,500 00
City of Montreal bonds, 1942, 4 p. c.....	50,000 00	44,500 00
Province of Manitoba debentures, 1947, 4 p. c.....	5,000 00	4,550 00
Province of Manitoba debentures, 1948, 4 p. c.....	10,000 00	9,100 00
Toronto Mortgage Co's. debentures, 1916, 4 p. c.....	50,000 00	50,000 00
City of Toronto Local Improvement bonds, 1920, 4 p. c.....	10,000 00	9,600 00
Can. Nor. Ry. (Winnipeg Terminal) bonds g'teed by Prov. of Manitoba, 1939, 4 p. c.....	6,000 00	5,340 00
Total par and market values.....	\$ 293,792 70	\$ 270,102 70

Carried out at market value.....\$ 270,102 70
Agents' balances and premiums uncollected, fire, \$19,605.56; other, \$544.37.....20,149 93

Total assets in Canada.....\$ 290,252 63

LIABILITIES IN CANADA.

Net amount of fire losses, adjusted and unpaid.....	\$ 10,013 64
Net amount of fire losses, unadjusted.....	13,888 73
Total net amount of unsettled fire claims.....	\$ 23,902 37
Net amount of automobile losses, adjusted and unpaid.....	\$ 900 00
Net amount of automobile claims, unadjusted.....	1,755 00
Net amount of unsettled automobile claims.....	\$ 2,655 00

Total net amount of unsettled claims.....\$ 26,557 37
Reserve of unearned premiums (fire) \$235,441.49; (automobile) \$13,213.38; total,
\$248,654.87; carried out at 80 per cent.....198,923 90
Taxes due and accrued.....2,500 00

Total amount of all liabilities in Canada.....\$ 227,981 27

ÆTNA—Continued.

INCOME IN CANADA.

<i>Fire Risks.</i>	
Gross cash received for premiums.....	\$ 370,649 85
Deduct reinsurance, \$552.55; and return premiums, \$48,732.94.....	49,285 49
Net cash received for said premiums.....	\$ 321,364 36
<i>Automobile Risks.</i>	
Gross cash received for premiums.....	\$ 49,566 21
Deduct reinsurance; and return premiums.....	19,522 38
Net cash received for said premiums.....	\$ 30,043 83
Total net cash received for all premiums.....	\$ 351,408 19
Received for interest on investments.....	11,501 70
Total income in Canada.....	\$ 362,909 89

EXPENDITURE IN CANADA.

<i>Fire Risks.</i>	
Net amount paid for losses occurring in previous years	\$ 9,489 81
Amount paid for fire losses occurring during the year.....	\$ 148,979 54
Deduct amount received for savings and salvage.....	451 15
Net amount paid for said losses	\$ 148,528 39
Total net amount paid for fire losses.....	\$ 158,018 20
<i>Automobile Risks.</i>	
Net amount paid for losses occurring in previous years.....	\$ 1,612 20
Amount paid for automobile losses occurring during the year.....	\$ 13,905 03
Deduct salvages and reinsurances.....	743 70
Net amount paid for said losses	\$ 13,161 33
Total net amount paid for automobile losses.....	\$ 14,773 53
Total net amount paid for all losses.....	\$ 172,791 73
Paid for commission or brokerage: fire, \$67,854.94; automobile, \$6,044.22.....	73,899 16
Paid for salaries, special agents, \$6,300; travelling expenses, \$2,211.71.....	8,511 71
Paid for taxes: fire.....	4,062 62
Miscellaneous expenditure (fire), viz: Printing and stationery, \$56.47; postage, telegraph, express and telephones, \$1,294.63; advertising, \$51.25; maps and plans, \$677.74; Underwriters' Association expenses and board dues, \$2,643.18; travelling expenses, \$187.65; preparing Govt. books, \$500; legal expenses, \$41.90.....	5,432 82
Miscellaneous expenditure (automobile), viz: Postage, telegrams, telephones, &c., \$46.53; Auto Board Underwriters, \$148.11; travelling expenses, \$3.75.....	198 39
Total expenditure in Canada.....	\$ 264,916 43

RISKS AND PREMIUMS IN CANADA.

<i>Fire Risks.</i>	No.	Amount.	Premiums.
Gross policies in force at date of last statement.....	16,999	\$ 32,679,885	\$ 425,619 80
Taken during the year, new and renewed.....	11,411	27,909,154	370,428 84
Total.....	28,410	\$ 60,589,039	\$ 796,048 64
Deduct terminated.....	10,718	24,562,061	336,285 22
Gross in force at date.....	17,692	\$ 36,026,978	\$ 459,763 42
Deduct reinsured.....		117,215	1,599 65
Net in force at December 31, 1913.....	17,692	\$ 35,909,763	\$ 458,163 77
<i>Automobile Risks.</i>			
Gross policies in force at date of last statement.....	690	\$ 1,410,392	\$ 34,418 54
Taken during the year, new and renewed.....	1,006	2,214,885	49,138 85
Total.....	1,696	\$ 3,625,277	\$ 83,557 39
Deduct terminated.....	1,186	2,543,060	57,130 63
Gross and net in force at Dec. 31, 1913.....	510	\$ 1,082,217	\$ 26,426 76

SESSIONAL PAPER No. 8

*ÆTNA—Continued.*RISKS AND PREMIUMS IN CANADA—*Concluded.*

Total number of policies in force in Canada at December 31, 1913.....	18,202
Total net amount in force.....	\$36,991,980 00
Total premiums thereon.....	484,590 53

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1913.

LEDGER ASSETS.

Book value of real estate.....	\$ 627,207 93
Loans secured by pledge of bonds, stocks or other collateral.....	60,000 00
Cash on hand, in trust companies and in banks.....	1,625,299 55
Agents' debit balances.....	1,791,643 79
Book value of stocks and bonds.....	18,326,147 54
Bills receivable.....	2,482 34
Total ledger assets.....	\$22,432,781 15

NON-LEDGER ASSETS.

Interest accrued.....	\$ 97,674 48
Market value of bonds and stocks over book value.....	181,461 71
Gross assets.....	\$22,711,917 34
Deduct assets not admitted.....	230,667 00
Total admitted assets.....	\$22,481,250 34

LIABILITIES.

Net amount of unpaid losses and claims.....	\$ 722,598 94
Amount of unearned premiums.....	8,945,789 04
Amount reclaimable on perpetual fire insurance policies.....	104,938 73
Salaries, rents, expenses, bills, accounts, fees, &c., due or accrued.....	1,000 00
Federal, State and other taxes due or accrued (estimated).....	307,500 00
Balance held under reinsurance treaties.....	490,033 74
Total liabilities (except capital stock).....	\$10,571,860 45
Capital stock paid up in cash.....	5,000,000 00
Surplus over liabilities and capital.....	6,909,389 89
Total liabilities.....	\$22,481,250 34

INCOME.

Net cash received from premiums.....	\$ 9,948,471 44
Deposit premiums received on perpetual risks.....	3,164 12
Received for interest and dividends.....	914,746 65
Rents.....	25,300 00
Agents' balances previously charged off.....	1,122 30
Gross profit on sale or maturity of stocks.....	1,414 00
All other income.....	9,724 25
Total income.....	\$10,903,942 76

DISBURSEMENTS.

Net amount paid for losses.....	\$ 5,519,794 88
Expenses of adjustment and settlement of losses.....	55,036 89
Cash dividends paid stockholders.....	900,000 00
Commission or brokerage.....	1,931,896 43
Deposit premiums returned.....	2,937 85
Salaries \$200,278.21; and expenses \$158,975.31; of special and general agents.....	359,253 52
Salaries, fees and all other charges of officers, directors, trustees, and home office employees.....	424,782 86
Rents.....	74,093 10
Taxes on real estate.....	11,760 50
State taxes on premiums, Insurance Department licenses and fees.....	200,263 62
Underwriters' boards and tariff associations.....	105,389 66

4 GEORGE V., A. 1914

*ÆTNA—Concluded.*DISBURSEMENTS—*Concluded.*

Fire department, fire patrol and salvage corps assessments, fees and expenses.....	\$	55,620	55
Inspections and surveys		62,349	56
All other licenses, fees and taxes		182,349	46
Agents' balances charged off.....		1,618	62
Gross loss on sale or maturity of bonds		8,563	18
Paid Munich Reinsurance Company for interest on balance.....		19,434	56
All other expenditure.....		256,638	15
Total expenditure.....		\$10,171,783	39

RISKS AND PREMIUMS.

Amount of policies written or renewed during the year—Fire.....	\$	978,943,592	00
Premiums thereon.....		11,444,157	75
Amount of policies terminated—Fire.....		843,213,690	00
Premiums thereon.....		10,270,594	41
Net amount in force at the end of the year—Fire.....		1,432,523,959	00
Premiums thereon.....		16,059,756	47
Net amount in force at end of year—Marine and Inland.....	\$	46,611,684	00
Premiums thereon.....		856,761	73
Perpetual risks in force at end of year—Fire.....	\$	5,070,494	00
Deposits thereon.....		116,598	59

ALLIANCE ASSURANCE COMPANY, LIMITED.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1913.

Chairman—Rt. Hon. Lord ROTHSCHILD. | General Manager—ROBERT LEWIS.

Principal Office—Bartholomew Lane, London, England.

Chief Agent in Canada—	|	Head Office in Canada—
THOS. D. BELFIELD.	|	39 St. Sacrament St., Montreal.

(Established August 4, 1824. Commenced business in Canada, March 1, 1892.)

CAPITAL.

Amount of capital authorized and subscribed for.....	\$26,523,333 33
Amount paid thereon in cash.....	<u>4,866,666 67</u>

ASSETS IN CANADA.

Stocks, bonds, etc., in deposit with Receiver General:—

	Par value.	Market value.
Province of British Columbia stock, 1941, 3 p.c.....	\$ 109,500 00	\$ 82,125 00
Grand Trunk Pacific Railway first mortgage sterling bonds, (guaranteed by Dominion of Canada), 1962, 3 p.c.....	257,933 33	188,291 33
Total.....	<u>\$ 367,433 33</u>	<u>\$ 270,416 33</u>

Carried out at market value.....	\$ 270,416 33
Cash at head office in Canada.....	6,694 81
Cash in bank of Montreal.....	10,632 24
Agents' balances and premiums uncollected (\$126.80 on business prior to Oct. 1, 1913).....	21,911 32
Office furniture and plans.....	<u>5,000 00</u>

Total assets in Canada.....	<u>\$ 314,654 70</u>
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LIABILITIES IN CANADA.

Total net amount of claims for losses, unadjusted.....	\$ 13,600 87
Reserve of unearned premiums, \$185,609.35; carried out at 80 per cent.....	148,487 48
Taxes due and accrued.....	<u>2,852 23</u>

Total liabilities in Canada.....	<u>\$ 164,940 58</u>
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INCOME IN CANADA.

Gross cash received for fire premiums.....	\$ 260,329 81
Deduct reinsurance, \$8,580.91; and return premiums, \$26,843.55.....	<u>35,424 46</u>

Net cash received for fire premiums.....	\$ 224,905 35
Received for rents.....	<u>460 00</u>

Total income in Canada.....	<u>\$ 225,365 35</u>
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4 GEORGE V., A. 1914

ALLIANCE—*Concluded.*

EXPENDITURE IN CANADA.

Amount paid for fire losses occurring in previous years.....	\$ 4,063 61	
Deduct savings and salvage.....	4 14	
Net amount paid for said losses	\$ 4,059 47	
Amount paid for fire losses occurring during the year.....	\$ 74,813 46	
Deduct savings, salvage and reinsurance.....	224 58	
Net amount paid for said losses.....	\$ 74,588 88	
Total net amount paid for fire losses.....	\$	78,648 35
Commission or brokerage.....		43,196 21
Head Office salaries, \$13,435.10; directors' fees, \$120; auditors, \$375; travelling expenses, \$170.35.....		14,100 45
Taxes.....		4,262 41
Miscellaneous payments, viz.: Rents, \$3,354.16; postage, telegrams, telephones and express, \$1,006 94; printing and stationery, \$2,835.07; advertising, \$13.25; general expenses, \$760.99; legal expenses, \$102.60; maps and plans, \$2,453.52; Underwriters' Boards, &c., \$2,222 88; furniture and fixtures, \$75.55.....		12,824 96
Total expenditure in Canada.....	\$	153,032 38

RISKS AND PREMIUMS IN CANADA.

<i>Fire Risks.</i>	Amount.	Premiums thereon.
Gross policies in force at date of last statement.....	\$ 33,975,354	\$ 336,961 45
Policies taken during the year, new and renewed.....	26,292,290	264,233 27
Total.....	\$ 60,267,644	\$ 601,194 72
Deduct terminated.....	22,648,655	231,596 96
Gross in force at end of year.....	\$ 37,618 989	\$ 369,597 76
Deduct reinsured.....	1,238,047	12,542 91
Net in force at December, 31, 1913.....	\$ 36,380 942	\$ 357,054 85

(For General Business Statement, see Appendix.)

SESSIONAL PAPER No. 8

AMERICAN CENTRAL INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1913.

President—EDW. T. CAMPBELL. | Secretary—B. G. CHAPMAN, JR.
 Principal Office—St. Louis, Mo.
 Head-Office in Canada—Winnipeg. | Chief Agent in Canada—W. P. FESS.

(Incorporated February, 1853. Dominion license issued December 17, 1912).

CAPITAL.

Amount of joint stock capital authorized, subscribed for and paid up in cash.....\$ 2,000,000 00

ASSETS IN CANADA.

Bonds and debentures on deposit with the Receiver General, viz:—

	Par value.	Market value.
City of Brandon debs., 1942, 4½ p.c.....	\$ 25,000 00	\$ 22,500 00
Town of Selkirk, Man., L. I. debs., 1945, 5 p.c.....	500 00	430 00
Town of Selkirk, Man., L. I. debs., 1958, 5 p.c.....	3,000 00	2,550 00
Town of Selkirk, Man., L. I. debs., 1959, 5 p.c.....	1,500 00	1,260 00
City of Winnipeg Cons. L. I. debs., 1928, 4 p.c.....	10,000 00	9,000 00
City of Fort William debs., 1937, 4½ p.c.....	24,820 00	22,089 80
City of Toronto debs., 1949, 4 p.c.....	26,766 67	23,287 00
City of Victoria debs., 1937, 4 p.c.....	30,660 00	26,367 60

Total par and market values.....\$ 122,246 67 \$ 107,484 40

Carried out at market value.....\$ 107,484 40
 Interest accrued.....2,104 52

*Agents' balances and premiums outstanding (\$747.21 was on business issued prior to Oct. 1, 1913).....58,320 15

Total assets in Canada.....\$ 167,909 07

LIABILITIES IN CANADA.

Net amount of losses, adjusted and unpaid, fire.....\$ 14,320 62
 Net amount of losses, unadjusted, fire.....13,740 61

Total net amount of unsettled claims for losses (fire).....\$ 28,061 23

Reserve of unearned premiums (fire), \$101,793.66; (other) \$940.27; Total \$102,733.93, carried out at 80 per cent.....82,187 14
 Taxes due and accrued.....1,532 03

Total liabilities in Canada.....\$ 111,780 40

INCOME IN CANADA.

Fire Risks.

Gross cash received for premiums.....\$ 207,534 07
 Deduct reinsurance \$3,661.52; and return premiums, \$25,639.63.....29,301 15

Net cash received for said premiums.....\$ 178,232 92

*Including \$38,767.72 on a large railway risk written at the end of the year.

AMERICAN CENTRAL—Continued.

INCOME IN CANADA—Concluded.

Tornado Risks.

Gross cash received for premiums.....	\$ 1,247 45	
Deduct return premiums.....	102 20	
Net cash received for said premiums.....	\$ 1,145 25	
Total net cash received for premiums.....	\$ 179,378 17	
Received for interest on investments.....	4,576 12	
Total income in Canada.....	\$ 183,954 29	

EXPENDITURE IN CANADA.

Fire Risks.

Amount paid for losses occurring in previous years.....	\$ 987 24
Deduct reinsurance.....	19 54
Net amount paid for said losses.....	\$ 967 70
Net amount paid for losses occurring during the year.....	54,025 08
Total net amount paid for fire losses.....	\$ 54,992 78

Tornado Risks.

Net amount paid for losses occurring during the year.....	\$ 114 41	
Total net amount paid for losses.....	\$ 55,107 19	
Paid for commission or brokerage (fire), \$23,249.05; (other), \$171.78.....	23,420 83	
Salaries of agents, \$1,875.00; travelling expenses, \$996.76.....	2,871 76	
Taxes.....	1,282 47	
Miscellaneous payments, viz.: maps and plans, \$93.91; postage, telegrams, telephones and express, \$806.63; printing and stationery, \$243.37; board fees, \$560.80; R. G. Dunn subscription, \$75.....	1,779 71	
Total expenditure in Canada.....	\$ 84,461 96	

RISKS AND PREMIUMS IN CANADA.

<i>Fire Risks.</i>	Amount.	Premiums thereon.
Gross policies in force at date of last statement.....	\$ 4,757,133	\$ 85,853 56
Taken during the year, new and renewed.....	32,792,469	264,186 09
Total.....	\$ 37,549,602	\$ 350,039 65
Deduct terminated.....	19,457,116	186,853 42
Gross in force at end of year.....	\$ 18,092,486	\$ 163,186 23
Deduct reinsured.....	854,577	10,155 56
Net in force at December 31, 1913.....	\$ 17,237,909	\$ 153,030 67

Tornado Risks.

Policies taken during the year, new and renewed.....	\$ 243,300	\$ 1,145 25
Gross and net in force at December 31, 1913.....	243,300	1,145 25

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1913.

LEDGER ASSETS.

Mortgage loans on real estate.....	\$ 40,739 61
Loans on bonds, stocks, etc.....	302,385 62
Book value of bonds and stocks.....	4,577,134 29
Cash on hand, in trust companies and in banks.....	360,879 97
Agents' balances.....	621,374 52
Total ledger assets.....	\$ 5,902,514 01

SESSIONAL PAPER No. 8

AMERICAN CENTRAL—*Concluded.*

NON-LEDGER ASSETS.

Interest accrued.....	\$ 49,247 99
Gross assets.....	\$ 5,951,762 00
Deduct assets not admitted.....	538,543 33
Total admitted assets.....	\$ 5,413,218 67

LIABILITIES.

Net amount of unpaid losses and claims.....	\$ 340,340 02
Total unearned premiums.....	3,002,063 60
Dividends due and unpaid.....	883 48
Salaries, rents, expenses, bills, accounts, etc., due and accrued.....	4,851 87
Federal, state and other taxes due or accrued (estimated).....	35,000 00
Total liabilities, excluding capital stock.....	\$ 3,383,138 97
Capital stock paid up in cash.....	*2,000,000 00
Surplus over all liabilities, including capital stock.....	30,079 70
Total liabilities.....	\$ 5,413,218 67

INCOME.

Total premium income.....	\$ 3,400,143 16
Interest and dividends.....	198,750 42
Gross profit on sale or maturity of bonds.....	532 50
All other income.....	17 00
Total income.....	\$ 3,599,443 08

DISBURSEMENTS.

Net amount paid for losses.....	\$ 1,922,627 69
Expenses of adjustment and settlement of losses.....	34,249 59
Paid stockholders for interest or dividends.....	119,985 00
Commissions or brokerage.....	678,882 87
Allowances to local agencies for miscellaneous agency expenses.....	9,999 79
Salaries, \$148,191.13; and expenses, \$69,013.20, of special and general agents.....	217,204 33
Salaries, fees and all other charges of officers, directors, trustees and home office employees.....	101,872 18
Rents.....	18,033 44
Underwriters' boards and tariff associations.....	31,272 45
Fire department patrol and salvage corps assessments, &c.....	8,743 01
Inspections and surveys.....	28,496 91
State taxes on premiums, Insurance Department licenses and fees.....	86,642 57
All other licenses, fees and taxes.....	29,714 19
Agents' balances charged off.....	2,482 69
All other disbursements.....	97,407 10
Total disbursements.....	\$ 3,387,613 81

RISKS AND PREMIUMS.

FIRE RISKS.

Amount of policies written or renewed during the year.....	\$ 484,766,842 00
Premiums thereon.....	5,344,368 75
Amount of policies terminated during the year.....	410,916,335 00
Premiums thereon.....	4,584,055 38
Net amount in force at December 31, 1913.....	544,800,126 00
Premiums thereon.....	5,673,789 38

*Since December 31, 1913, the amount of capital stock authorized subscribed for and paid up in cash has been decreased to \$1,000,000, the \$1,000,000 so decreased being carried to surplus account, making the surplus of assets over all liabilities, including capital as it now stands, \$1,030,079.70. The capital stock consists of the same number of shares as formerly (20,000) but the par value has been reduced from \$100 to \$50 per share.

THE AMERICAN INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1913.

President—P. L. HOADLEY. | Secretary—C. W. BAILEY.

Principal Office—Newark, N.J.

Head Office in Canada—Winnipeg. | Chief Agent in Canada—C. S. RILEY.

(Incorporated February 20, 1846. Dominion license issued June 28, 1912).

CAPITAL.

Amount of joint capital authorized, subscribed for and paid up in cash..... \$ 1,000,000 00

ASSETS IN CANADA.

Bonds and debentures on deposit with the Receiver General, viz.:—

	Par value.	Market value.
City of Toronto Cons. debentures, 1948, 4 p.c.....	\$ 55,966 67	\$ 48,690 99

Carried out at market value.....	\$ 48,690 99
Interest due.....	1,119 33
Agents' balances and outstanding premiums.....	13,163 87

Total assets in Canada..... \$ 62,974 19

LIABILITIES IN CANADA.

Net amount of losses, unadjusted.....	\$ 7,508 23
Reserve of unearned premiums, \$39,082.11; carried out at 80 per cent.....	31,265 68
Taxes due and accrued.....	55 35

Total liabilities in Canada..... \$ 38,829 26

INCOME IN CANADA.

Gross cash received for premiums.....	\$ 93,384 45
Deduct reinsurance, \$10,602.89; return premiums, \$16,410.44.....	27,013 33
Net cash received for said premiums.....	\$ 66,371 12
Received for interest on investments, etc.....	2,238 66
Total income in Canada.....	\$ 68,609 78

EXPENDITURE IN CANADA.

Amount paid for losses occurring during the year	\$ 24,618 27
Deduct savings, salvages and reinsurances.....	619 48
Net amount paid for losses ..	\$ 23,998 79
Paid for commission or brokerage.....	18,826 04
Taxes.....	1,156 33
Miscellaneous payments: Maps and plans, \$75.15; postage, telegrams, telephones and express, \$57.94; printing and stationery, \$481; board fees, etc., \$431.88.....	1,045 97
Total expenditure in Canada.....	\$ 45,027 13

SESSIONAL PAPER No. 8

THE AMERICAN INSURANCE COMPANY—*Continued.*

RISKS AND PREMIUMS IN CANADA.

	Amount.	Premiums thereon.
Gross policies in force at date of last statement.....	\$ 999,150	\$ 17,398 45
Taken during the year, new and renewed.....	5,530,454	97,441 15
Total.....	\$ 6,529,604	\$ 114,839 60
Deduct terminated.....	2,053,105	40,861 55
Gross in force at end of year.....	\$ 4,476,499	\$ 73,978 05
Deduct reinsured.....	302,175	4,907 84
Net in force at December 31, 1913.....	<u>\$ 4,174,324</u>	<u>\$ 69,070 21</u>

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1913.

LEDGER ASSETS.

Book value of real estate.....	\$ 493,000 00
Mortgage loans on real estate, first liens.....	1,771,440 75
Book value of bonds and stocks.....	6,731,059 34
Cash on hand, in banks, and in trust companies.....	391,629 60
Agents' balances and bills receivable.....	947,783 84
Total ledger assets.....	<u>\$10,334,913 53</u>

NON-LEDGER ASSETS.

Interest due and accrued.....	\$ 86,271 82
Rents due.....	70 00
Gross assets.....	<u>\$10,421,255 35</u>
Deduct assets not admitted.....	416,352 14
Total admitted assets.....	<u>\$10,004,903 21</u>

LIABILITIES.

Net amount of unpaid losses and claims.....	\$ 280,512 70
Total unearned premiums.....	4,936,969 12
Dividends due and unpaid.....	70,114 00
Salaries, rents, expenses, bills, etc., due or accrued (estimated).....	5,000 00
Federal, state and other taxes due or accrued (estimated).....	50,000 00
Commissions, brokerage, etc., due or to become due.....	85,259 86
Special reserve fund.....	300,000 00
Reinsurance and return premiums.....	24,188 24
Total liabilities, except capital stock.....	<u>\$ 5,752,043 92</u>
Capital stock paid up in cash.....	1,000,000 00
Surplus over all liabilities, including capital stock.....	3,252,859 29
Total liabilities.....	<u>\$10,004,903 21</u>

INCOME.

Net cash received for premiums.....	\$ 4,210,347 75
Interest and dividends.....	395,445 08
Rents.....	26,158 40
Agents' balances previously charged off.....	458 59
Gross profit on sale or maturity of stocks.....	3,139 09
Total income.....	<u>\$ 4,635,548 91</u>

DISBURSEMENTS.

Net amount paid for losses.....	\$ 2,137,302 94
Expenses of adjustment and settlement of losses.....	71,989 89
Interest or dividends to stockholders.....	280,050 00
Commissions or brokerage.....	1,048,238 15

THE AMERICAN INSURANCE COMPANY—*Concluded.*DISBURSEMENTS—*Concluded.*

Salaries, \$87,242.40; and expenses, \$52,791.42, of special and general agents.....	\$ 140,033 82
Salaries, fees and all other charges of officers, directors, trustees and home office employees	198,606 53
Rents.....	23,083 24
Underwriters' boards and tariff associations.....	22,995 67
Fire department, patrol and salvage corps assessments, fees, taxes and expenses.....	36,128 14
Inspections and surveys.....	29,603 94
Taxes on real estate.....	8,333 17
State taxes on premiums, Insurance Department licenses and fees.....	99,618 65
All other licenses, fees and taxes.....	16,076 33
Agents' balances charged off.....	1,130 60
Gross loss on sale or maturity of stocks.....	13,788 38
Gross decrease by adjustment in book value of ledger assets	31,104 50
All other disbursements.....	138,334 60
Total disbursements.....	<u>\$ 4,296,418 55</u>

RISKS AND PREMIUMS.

Amount of policies written or renewed during the year.....	\$563,025,013 00
Premiums thereon.....	6,191,609 23
Amount of policies terminated during the year.....	523,764,795 00
Premiums thereon.....	5,696,553 28
Net amount in force at December 31, 1913.....	927,062,195 00
Premiums thereon.....	<u>9,326,823 31</u>

SESSIONAL PAPER No. 8

UNDERWRITERS AT AMERICAN LLOYDS.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1913.

Secretary—EDWARD E. HALL.
Principal Office—New York.

Chief Agent in Canada—E. D. HARDY.
Head Office in Canada—Ottawa.

(Formed April 20, 1890. Dominion license issued November 30, 1910.)

ASSETS IN CANADA.

Bonds and debentures deposited with the Receiver General, viz:—

	Par value.	Market value.
State of Massachusetts bonds, 1935, 3½ p. c.....	\$ 30,000 00	\$ 27,300 00
State of New York bonds, 1960, 4 p. c.....	25,000 00	24,000 00
City of Toronto bonds, 1948, 4 p. c.....	21,900 00	19,053 00
Total par and market values.....	\$ 76,900 00	\$ 70,353 00

Carried out at market value.....	\$ 70,353 00
Interest accrued.....	1,463 00
Agents' balances and premiums uncollected.....	2,358 77
Net amount of outstanding premiums (sprinkler leakage).....	1,635 82
Total assets in Canada.....	\$ 75,810 59

LIABILITIES IN CANADA.

Net amount of unadjusted claims (fire).....	\$ 3 00
Net amount of unadjusted claims (sprinkler leakage).....	405 00
Total reserve of unearned premiums: fire, \$8,149.08; sprinkler leakage, \$12,211.74; total, \$20,360.82; carried out at 80 per cent.....	16,288 65
Due for return premiums: fire, \$99.33; sprinkler leakage, \$100.17.....	199 50
Taxes due and accrued: fire, \$321.34; sprinkler leakage, \$303.10.....	624 44
Total liabilities in Canada.....	\$ 17,520 59

INCOME IN CANADA.

Fire Risks.

Gross cash received for premiums.....	\$ 17,444 36
Deduct return premiums.....	2,694 76
Net cash received for said premiums.....	\$ 14,749 60

Sprinkler Leakage Risks.

Gross cash received for premiums.....	\$ 15,365 47
Deduct return premiums.....	1,297 78
Net cash received for said premiums.....	\$ 14,067 69

Total net cash received for all premiums.....	\$ 28,817 29
Received for interest on investments.....	2,926 00

Total income in Canada.....	\$ 31,743 29
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EXPENDITURE IN CANADA.

Fire Risks.

Amount paid for losses occurring during the year.....	\$ 12,723 02
Deduct savings and salvage.....	69 29
Net amount paid for said losses.....	\$ 12,653 73

AMERICAN LLOYDS—*Concluded.*EXPENDITURE IN CANADA—*Concluded.**Sprinkler Leakage Risks.*

Net amount paid for losses occurring in previous years.....	\$	45 00	
Amount paid for losses occurring during the year.....	\$	2,063 68	
Deduct salvages and reinsurance.....		56 30	
Net amount paid for said losses.....	\$	2,007 38	
Total net amount paid for sprinkler leakage losses.....	\$	2,052 38	
Total net amount paid for losses.....	\$		14,706 11
Paid for commission or brokerage: fire, \$6,105.54; sprinkler leakage, \$4,923.69.....			11,029 23
Paid for taxes: fire, \$150.08; sprinkler leakage \$150.07.....			300 15
Paid for Insurance department and legal fees: fire, \$169.38; sprinkler leakage, \$169.37.....			338 75
Total expenditure in Canada.....	\$		26,374 24

RISKS AND PREMIUMS IN CANADA.

Fire Risks.

	No.	Amount.	Premiums thereon.
Gross policies in force at date of last statement.....	110	\$ 3,086,178	\$ 14,198 61
Taken during the year, new and renewed.....	144	4,021,412	18,043 00
Total.....	254	\$ 7,107,590	\$ 32,241 61
Deduct terminated.....	159	3,682,109	16,231 80
Gross and net in force at December 31, 1913.....	95	\$ 3,425,481	\$ 16,009 81

Sprinkler Leakage Risks.

Gross policies in force at date of last statement.....	226	\$ 2,178,300	\$ 13,232 20
Policies taken during the year, new.....	61	454,000	3,922 74
Policies taken during the year, renewed.....	202	1,919,299	12,526 13
Total.....	489	\$ 4,551,599	\$ 29,681 07
Deduct terminated.....	234	1,990,799	10,286 43
Gross and net in force at December 31, 1913.....	255	\$ 2,560,800	\$ 19,394 64

(For General Business Statement, see Appendix.)

ANGLO-AMERICAN FIRE INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1913.

President—E. E. A. DUVERNET. Manager and Secretary—J. W. RUTHERFORD.
 Vice-President—H. H. BECK. Principal Office—Toronto.

(Incorporated, March 13, 1899, by letters patent under the Ontario Insurance Act; amended in 1906.
 Commenced business March, 1899. Dominion license issued August 1, 1900.)

CAPITAL.

*Amount of joint stock capital authorized.....	\$ 1,000,000 00
Amount subscribed for.....	274,680 00
Amount paid thereon in cash.....	142,700 00

(For List of Shareholders, see Appendix.)

ASSETS.

Bonds and debentures owned by the company:—

<i>On deposit with the Receiver General.</i>	Par value.	Book value.	Market value.
Town of Ingersoll debentures, 1919, 4 p. c....	\$ 10,726 26	\$ 10,778 36	\$ 9,975 42
Canadian Northern Railway bonds, g ^t eed by Prov. of Manitoba, 1930, 4 p. c.....	40,393 33	41,755 73	36,353 50
Total on deposit with Receiver Gen.	\$ 51,119 59	\$ 52,534 09	\$ 46,328 92

Owned and held by the company.

Town of Lethbridge debts., 1914 to 1933, 5 p.c.\$	9,090 91	\$ 9,286 95	\$ 8,636 36
City of Calgary debts., 1921, 4 p. c.....	5,000 00	4,892 96	4,600 00
Town of Portage la Prairie debts., 1945, 5 p. c.	5,000 00	5,365 60	4,700 00
City of Moosejaw debts., 1914 to 1954, 5 p.c....	4,864 95	5,219 67	4,670 35
Municipality of Lorne debts., 1915 to 1918, 5p.c	2,000 00	2,000 00	1,960 00
Town of Kenora debts., 1926, 4½ p. c.....	3,417 59	3,381 85	3,007 48
City of Grand Forks debts., 1919, 5 p. c.....	5,000 00	5,000 00	4,700 00
Town of Port Arthur debts., 1930, 4 p. c.....	10,000 00	9,369 63	8,500 00
City of Strathcona debts., 1927, 6 p. c.....	9,770 89	9,965 46	10,357 14
City of St Boniface debts., 1928, 5 p. c.....	6,000 00	5,904 24	5,760 00
Empire Loan Co. debts., 1918, 5 p. c.....	20,000 00	20,000 00	20,000 00
Montreal Light, Heat & Power, bonds 1932, 4½ p.c.....	10,000 00	10,000 00	9,800 00
Total held by the company.....	\$ 90,144 34	\$ 90,386 36	\$ 86,691 33
Total par, book and market values..	\$ 141,263 93	\$ 142,920 45	\$ 133,020 25

Carried out at book value.....\$ 142,920 45

Stocks owned by the company, viz:—

	Par value.	Book value.	Market value.
†11,383 shares Montreal-Canada Fire Ins. Co. (50 per cent paid).....	\$ 113,830 00	\$ 111,457 50	\$ 64,457 00
100 shares Union Trust Co.....	10,000 00	17,500 00	17,900 00
Total par and book values.....	\$ 123,830 00	\$ 128,957 50	\$ 82,357 00

*An Act was passed by the Ontario Legislature at the session of 1906, the effect of which was to reduce the subscribed capital to \$168,200, the amount paid thereon to \$89,760 and the par value of the shares from \$100 to \$40 each, the amount of capital authorized remaining as before, at \$1,000,000.

†A call of 25 per cent has been made on the capital stock of this company and to provide for the call on these shares, The Anglo-American has made a call on its own capital stock of 15 per cent.

4 GEORGE V., A. 1914

ANGLO-AMERICAN FIRE—Continued.

ASSETS—Concluded.

Carried out at book value.....	\$	128,957 50
Cash at head office.....		3,650 30
Cash in banks, viz.:—		
Royal Bank, Toronto.....	\$	241 47
Royal Bank, Montreal.....		1,577 35
Union Bank, Toronto, (including \$11,141.30 drafts on agents).....		18,187 88
Standard Bank, Toronto.....		132 31
Bank of Montreal.....		23,759 69
Union Trust Co., Toronto.....		2,072 27
Union Trust Co., Winnipeg.....		236 15
Total cash in banks.....		46,307 12
Net ledger assets.....	\$	321,765 37
Deduct Market value of bonds and stocks under book value.....		56,500 70
	\$	265,264 67

OTHER ASSETS.

Interest accrued.....	\$	610 69
Agents' balances (\$7,254 16 on business prior to Oct. 1, 1913).....		43,104 91
Amount due for reinsurance losses.....		19,994 18
Office furniture, \$2,049.63; plans, \$9,465.48.....		11,515 11
Other assets.....		13 44
Gross assets.....	\$	340,503 00
Deduct for doubtful reinsurance on losses.....		5,900 00
Net assets.....	\$	334,603 00

LIABILITIES.

(1) Liabilities in Canada.

Net amount of losses, unadjusted.....	\$	21,186 07
Net amount of losses, resisted, in suit (accrued in previous years).....		4,000 00
Total net amount of unsettled claims for fire losses.....	\$	25,186 07
Reserve of unearned premiums, \$207,956.73; carried out at 80 per cent.....		166,365 38
Taxes due and accrued.....		1,600 00
Due reinsuring companies.....		481 04
Held in trust for reinsuring companies.....		33,759 69
Total liabilities in Canada.....	\$	227,392 18

(2) Liabilities in other Countries.

Net amount of losses, resisted in suit (accrued in previous years).....	\$	3,250 22
Reserve of unearned premiums, \$792.12; carried out at 80 per cent.....		633 70
Total liabilities outside of Canada.....	\$	3,883 92
Total liabilities in all countries, (except capital stock).....	\$	231,276 10
Excess of assets over liabilities.....	\$	103,326 90
Capital stock paid in cash.....		142,760 00

INCOME.

	In Canada.	In other countries.
Gross cash received for premiums.....	\$ 404,956 81	\$ 2,583 19
Deduct reinsurance, \$82,942.81; return premiums, \$119,582.81.....	202,214 10	3 11 52
Net cash received for said premiums.....	\$ 202,742 71	\$ 2,271 67
Total net cash received for premiums in all countries.....	\$	205,014 38
Received for interest on investments.....		6,698 36
Total income.....	\$	211,712 74

SESSIONAL PAPER No. 8

ANGLO-AMERICAN FIRE—*Continued.*

EXPENDITURE.

	In Canada.	In other countries.
Net amount paid for losses occurring in previous years.....	\$ 11,534 98	
Amount paid for losses occurring during the year.....	\$ 172,471 04	\$ 157 96
Deduct reinsurance.....	52,359 56	99 75
Net amount paid for said losses.....	\$ 120,111 48	\$ 58 21
Total net amount paid for losses.....	\$ 131,646 46	\$ 58 21
Total net amount paid for losses in all countries.....		\$ 131,704 67
Commission or brokerage.....		35,499 93
Salaries, home office officials, \$18,174.77; agents' bonuses, \$918.98; directors' fees, \$1,730; travelling expenses, \$260; auditors' fees, \$350;		21,433 75
Taxes, \$3,553.36; Government fees and license, \$1,206.....		4,789 36
Miscellaneous payments, viz.:—General expenses, \$2,098.02; postage, telegrams, telephones and express, \$1,634.05; lighting, \$71.28; revision of plans, \$66.30; rent, \$3,044.51; adver- tising, \$306.46; exchange, \$357.29; maps and plans, \$20.40; inspections and surveys, \$3,612.21; printing and stationery, \$1,436.33; legal fees, \$67.65. Total, \$12,714.51, less \$18.62 received for furniture sold.....		12,695 89
Total expenditure.....		\$ 206,113 60

SYNOPSIS OF LEDGER ACCOUNTS.

Amount of net ledger assets, December 31, 1912.....	\$ 282,406 54
Income as above.....	211,712 74
Total.....	\$ 494,119 28
Expenditure as above.....	206,113 60
Balance, net ledger assets, December 31, 1913, (\$321,765.37, less deposits, \$33,759.69).....	\$ 288,005 68

STATEMENT OF REINSURANCES OF CANADIAN BUSINESS IN COMPANIES NOT
LICENSED UNDER THE INSURANCE ACT.

Amount of reinsurance premiums in unlicensed companies.....	\$ 59,424 92
Amount of commission thereon.....	14,856 23
Amount of losses recovered from said companies.....	43,981 72
Reserve of unearned premiums on all risks reinsured in unlicensed companies, \$33,388.75; carried out at 80 per cent.	26,711 00
Amount of losses due and recoverable from such companies.	19,956 73
Amount of cash or other securities held as security for recovery of losses.....	33,759 69

ANGLO-AMERICAN FIRE—Concluded.
RISKS AND PREMIUMS.

	IN CANADA.			IN OTHER COUNTRIES.			TOTALS IN ALL COUNTRIES.		
	No.	Amount.	Premiums thereon.	No.	Amount.	Premiums thereon.	No.	Amount.	Premiums thereon.
		\$	\$ cts.		\$	\$ cts.		\$	\$ cts.
Gross policies in force at December 31, 1912.....	30,234	35,545,088	452,988 15	1,245	70,529	476 98	31,479	35,615,617	453,465 13
Taken during year, new.....	14,120	26,065,903	363,358 17	85	81,800	1,104 17	14,205	26,147,703	364,462 34
“ “ renewed.....	2,750	3,478,380	54,817 21	71	52,700	647 07	2,821	3,531,080	55,464 28
Total.....	47,104	65,089,371	871,163 53	1,401	205,029	2,228 22	48,505	65,294,400	873,391 75
Deduct terminated.....	17,767	25,438,091	379,781 99	1,253	75,829	559 45	19,020	25,513,920	380,341 44
Gross in force at end of year.....	29,337	39,651,280	491,381 54	148	129,200	1,668 77	29,485	39,780,480	493,050 31
Deduct reinsured.....	.....	7,581,054	101,343 94	.....	7,398	84 52	.....	7,588,452	101,428 46
Net in force at December 31, 1913.....	29,337	32,070,226	390,037 60	148	121,802	1,584 25	29,485	32,192,028	391,621 85

SESSIONAL PAPER No. 8

THE ATLAS ASSURANCE COMPANY, LIMITED.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1913.

Chairman—HERBERT BROOKS.	Principal Office—London, Eng.
Gen. Man. and Sec.—SAMUEL J. PIPKIN.	Head Office in Canada—Montreal.
Chief Agent in Canada—M. C. HINSHAW.	

(Established in 1808. Commenced business in Canada, March 7, 1887.)

CAPITAL.

Amount of joint stock capital authorized and subscribed for.....	£ 2,200,000=	\$10,706,666 67
Amount paid thereon in cash.....	264,000=	1,284,800 00

ASSETS IN CANADA.

Stocks and bonds on deposit with Receiver General:—

	Par value.	Market value.
Canada inscribed stock, 1909/1934, 3½ p.c.....	\$ 184,933 33	\$ 166,440 00
Newfoundland Govt. inscribed stock, 1913/1935, 4 p.c.....	48,666 67	46,720 00
Victorian Govt. inscribed stock, 1919, 4 p.c.....	58,400 00	57,816 00
Canada registered stock, 1930/50 3½ p.c.....	24,333 33	21,656 67
Grand Trunk Pacific 1st Mtge. Bonds (g'teed by Prov. of Alberta). 1939, 4 p.c.....	24,333 34	20,926 66
Grand Trunk Pacific 1st Mtge. Bonds (g'teed by Dominion of Canada) 1962, 3 p.c.....	48,666 67	35,526 67
City of Toronto, debts., 1936, 4 p.c.....	29,200 00	25,988 00

Total par and market values.....	\$ 418,533 34	\$ 375,074 00
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Carried out at market value.....	\$ 375,074 00
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Cash at head office.....	235 21
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Cash in banks, viz.:—

Bank of British North America, Montreal.....	\$ 15,689 13
Union Bank of Canada, Winnipeg.....	11,567 68

Total cash in banks.....	27,256 81
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Agents' balances and premiums uncollected.....	45,660 84
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Office furniture, plans, etc.....	5,000 00
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Interest accrued.....	2,613 66
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Total assets in Canada.....	\$ 455,849 52
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LIABILITIES IN CANADA.

Net amount of losses adjusted and unpaid.....	\$ 21,829 74
Net amount of losses resisted, in suit (accrued in previous years).....	1,500 00

Total net amount of unsettled losses.....	\$ 23,329 74
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Reserve of unearned premiums, \$409,335.17; carried out at 80 per cent.....	327,466 54
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Taxes due and accrued.....	3,290 00
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Total liabilities in Canada.....	\$ 354,086 28
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INCOME IN CANADA.

Gross cash received for premiums.....	\$ 628,566 83
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Deduct reinsurance, \$8,039.96; return premiums, &c., \$79,047.39.....	87,087 35
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Net cash received for premiums.....	\$ 541,479 48
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Received for interest on securities (paid direct to head office).....	15,207 44
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Interest on bank deposits.....	257 48
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Total income in Canada.....	\$ 556,944 40
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4 GEORGE V., A. 1914

THE ATLAS ASSURANCE COMPANY—*Concluded.*

EXPENDITURE IN CANADA.

Amount paid for losses occurring in previous years.....	\$ 5,533 44	
Deduct savings and salvage.....	899 42	
Net amount paid for said losses.....	\$ 4,634 02	
Amount paid for losses occurring during the year.....	\$ 270,742 39	
Deduct amount received for reinsurance.....	758 36	
Net amount paid for said losses.....	\$ 269,984 03	
Total net amount paid for losses.....	\$ 274,618 05	
Commission or brokerage.....	107,423 24	
Paid for:—Salaries, head office officials, \$29,879.29; auditors' fees, \$550; travelling expenses (officials), \$5,369.20.....	35,798 49	
Taxes.....	7,330 93	
Miscellaneous payments, viz.: Advertising, \$1,306.11; rent, \$5,368.04; maps and plans, \$1,916.42; office charges, \$2,757.52; postage, express, telephones and telegrams, \$1,064.42; underwriters' association and tariff charges, \$4,985.32; stationery and printing, \$3,843.37; legal fees, \$53.73; fire departments, patrol and salvage corps assessments, \$164.56; furniture and fixtures, \$1,007.40.....	22,466 89	
Total expenditure in Canada.....	\$ 447,637 60	

RISKS AND PREMIUMS IN CANADA.

	Amount	Premiums thereon.
Gross policies in force at date of last statement.....	\$ 60,711,007	\$ 751,007 87
Taken during the year, new and renewed.....	48,409 014	628,333 12
Total.....	\$109,120 111	\$1,379,340 99
Deduct terminated.....	42,910,310	572,893 27
Gross in force at end of year.....	\$ 66,209,801	\$ 806,447 72
Deduct reinsured.....	876,261	10,224 07
Net in force, December 31, 1913.....	\$ 65,333,540	\$ 796,223 65

(For General Business Statement, see Appendix.)

SESSIONAL PAPER No. 8

BEAVER FIRE INSURANCE COMPANY

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1913.

President—W. J. CHRISTIE.

Vice-Presidents—G. W. ALLAN,
A. GOUZÉE.

Principal Office—Winnipeg.

Manager and Secretary—
A. DE JARDIN.

(Incorporated May 16, 1913, by an Act of the Parliament of Canada, 3-4 George V, chap. 68. Dominion license issued December 6, 1913.)

CAPITAL.

Amount of joint stock capital authorized.....	\$ 1,000,000 00
Amount subscribed for.....	300,500 00
Amount paid thereon in cash.....	105,175 00

(For List of Shareholders, see Appendix.)

ASSETS.

Bonds and debentures on deposit with the Receiver General, viz.:—

	Par value.	Book value.	Market value.
Town of Swift Current, debs., 1943, 5 p.c.....	\$ 15,000 00	\$ 12,624 00	\$ 13,050 00
City of Weyburn, debs., 1953, 5½ p.c.....	10,000 00	8,902 00	9,200 00
City of Brandon Street Railway debs., 1952, 4½ p.c.....	10,000 00	8,064 00	8,800 00
City of Lethbridge, debs., 1943, 5 p.c.....	5,353 33	4,784 27	4,871 53
City of Prince Albert, debs., 1943, 5 p.c.....	15,000 00	13,411 50	13,350 00
City of Medicine Hat, debs., 1942, 5 p.c.....	10,000 00	8,948 00	9,300 00
Total par, book and market values....	\$ 65,353 33	\$ 56,733 77	\$ 58,571 53

Carried out at book value (including \$726.36 accrued interest purchased).....	\$ 57,460 13
Cash in Union Bank of Canada, Winnipeg.....	52,965 56

Total ledger assets.....	\$ 110,425 69
Market value of bonds and debentures over book value.....	1,837 76

OTHER ASSETS.

Interest due, \$375; accrued, \$332.46.....	707 46
Furniture and fixtures.....	12 00
Total assets.....	\$ 112,982 91

LIABILITIES.

Nil.

INCOME.

Cash received for interest.....	\$ 428 27
Cash received for premium on capital stock.....	15,025 00
Total.....	\$ 15,453 27
Received for calls on capital.....	105,175 00
Total income.....	\$ 120,628 27

BEAVER FIRE—*Concluded.*

EXPENDITURE.

Miscellaneous payments:—Advertising, \$2.88; furniture and fixtures, \$41; postage, telegrams, telephones, and express, \$37.50; printing and stationery, \$2.50.....	\$	83 88
Organization expenses—Legal expenses, cost of charter and incorporation of company, \$2,000.50; organizing the company, \$8,000; travelling expenses, \$103.85; miscellaneous, \$14.35.....		10,118 70
Total expenditure.....	\$	<u>10,202 58</u>

SYNOPSIS OF LEDGER ACCOUNTS.

Amount of cash income.....	\$	120,628 27
Amount of cash expenditure.....		<u>10,202 58</u>
Balance, net ledger assets, December 31, 1913.....	\$	<u>110,425 69</u>

BRITISH AMERICA ASSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1913.

President—W. R. BROCK.

Secretary—E. F. GARROW.

Vice-President and General Manager—W. B. MEIKLE.

Principal Office—18, 20 and 22 Front St., East, Toronto.

(Incorporated February 13, 1833, by an Act of the Legislature of the late Province of Upper Canada; amended in 1869 by 32-33 Vic., Chap. 67, and in 1875 by 35 Vic., Chap. 98, and in 1874 by 37 Vic., Chap. 86. In 1882 the Acts were amended and consolidated by 45 Vic., Chap. 99, amended in 1893 by 56 Vic., Chap. 75, and in 1901 by 1 Edward VII, Chap. 9, and in 1904 by 4 Edward VII, Chap. 51, and in 1906 by 6 Edward VII, Chap. 64, and in 1907 by 7 Edward VII, Chap. 65. Commenced business in Canada June 19, 1835).

CAPITAL.

Amount of joint stock capital authorized.....	\$ 3,000,000 00
Amount subscribed for.....	1,400,000 00
Amount paid thereon in cash.....	849,029 79
Amount of preferred stock paid up in cash.....	550,000 00

(For List of Shareholders, see Appendix.)

ASSETS.

Value of real estate held by the company, viz:—

Company's premises, corner Front and Scott streets, Toronto.....	\$ 230,000 00
Amount secured by way of loans on real estate, by bond or mortgage, first liens.....	4,200 00

Stocks and bonds owned by the company:—

<i>In deposit with the Receiver General.</i>	Par value.	Book value.	Market value.
City of St. Catharines bonds, 1919, 4 p.c.....	\$ 15,000 00	\$ 14,175 00	\$ 14,250 00
City of Montreal bonds, 1925, 4 p.c.....	5,000 00	4,606 00	4,700 00
City of London, Ont., bonds, 1921, 4 p.c.....	9,000 00	8,720 56	8,640 00
City of Winnipeg bonds, 1938, 3½ p.c.....	8,000 00	6,298 40	6,400 00
City of Winnipeg bonds, 1917, 4 p.c.....	1,000 00	955 40	970 00
City of Vancouver, B.C., debs., 1945, 4 p.c.....	3,000 00	2,523 60	2,520 00
Central Canada Loan and Savings Co. debentures, 60 days' notice, 4 p.c.....	21,400 00	21,400 00	21,400 00
City of Nanaimo debs., 1922, 5 p.c.....	9,000 00	8,380 80	8,550 00
City of Kamloops debs., 1922, 5 p.c.....	4,000 00	3,724 80	3,760 00
Prov. of New Brunswick debs., 1938, 3 p.c.....	5,840 00	4,380 00	4,555 20
Prov. of New Brunswick debs., 1921, 4 p.c.....	10,000 00	9,456 00	9,700 00

Total in deposit with Receiver General.....	\$ 91,240 00	\$ 84,620 56	\$ 85,445 20
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Mexican Government redeemable bonds, 1920, 5 p.c., deposited in Mexico.....	\$ 25,000 00	\$ 22,500 00	\$ 21,750 00
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Held with Insurance Departments or with Trustees in the United States.

Bonds:—

Georgia State bonds, 1915, 4½ p.c.....	\$ 10,000 00	\$ 10,000 00	\$ 10,000 00
Province of Manitoba bonds, 1930, 4 p.c.....	5,000 00	4,566 00	4,700 00
New Mexico Territorial Capital bonds, 1925, 5 p.c.....	10,000 00	10,100 00	10,200 00
New York State Highway Imp. bonds, 1938, 4 p.c.....	5,000 00	4,850 00	4,800 00
Greenville Co., South Carolina, ref. bonds, 1933, 4½ p.c.....	5,000 00	4,844 50	4,850 00

BRITISH AMERICA—Continued.

ASSETS—Continued.

<i>Held with Insurance Departments or with Trustees in the United States—Con.</i>	Par value.	Book value.	Market value.
Bonds—Continued.			
City of London, Ont., bonds, 1916-1921, 4 p.c..\$	150,000 00	\$ 145,342 61	\$ 144,000 00
City of Brooklyn, N.Y., gold bonds, 1936, 3½ p.c.....	30,000 00	26,316 00	26,400 00
City of Cleveland, Ohio, bonds, 1923, 4 p.c....	100,000 00	100,000 00	100,000 00
City of Kingston, Ont., bonds, 1919-1925, 4½ p.c.....	20,000 00	19,200 00	19,400 00
City of New York Corp. bonds, 1919, 3½ p.c....	170,000 00	163,557 00	163,200 00
City of New York Corp. bonds, 1941, 3½ p.c....	5,000 00	4,390 00	4,350 00
City of New York Corp. bonds, 1959, 4 p.c....	75,000 00	71,250 00	71,250 00
City of New York, 1963, 4½ p.c.....	5,000 00	5,181 25	5,150 00
City of Richmond, Va., 1924 4 p.c.....	25,000 00	23,750 00	23,750 00
City of Richmond, Va., 1927, 4 p.c.....	1,300 00	1,222 00	1,222 00
City of Riverside, Cal., bonds, 1923-1935, 5p.c	25,000 00	25,250 00	25,025 00
City of Toledo, O., G. F. bonds, 1919, 4½ p.c.	10,000 00	10,245 00	10,200 00
Canadian Northern Ry. Con. deb. bonds, 1930, 4 p.c.....	40,393 34	37,161 87	36,354 00
Imperial Rolling Stock Co., C.N.R. Equip., 1920, 4½ p.c.....	64,000 00	62,080 00	61,440 00
Suburban Rapid Transit Co. 1st mort. bonds, 1938, 5 p.c.....	22,000 00	20,900 00	21,450 00
West Shore Ry. 1st mort. bonds, 2361, 4 p.c....	12,000 00	10,890 00	10,980 00
Central Canada Loan and Savings Co. debts., 1913 4 p.c.....	115,000 00	115,000 00	115,000 00
Central Canada Loan and Savings Co. debts., 1917, 4 p.c.....	250,000 00	250,000 00	247,500 00
Provincial Light, Heat and Power 1st mort. bonds, 1946, 5 p.c.....	52,000 00	51,480 00	52,000 00
Toronto General Trusts Corp's Investment Receipt, 1918, 5 p.c.....	12,000 00	12,000 00	12,000 00
Toronto Savings and Loan Co., 4 p.c. 1915....	50,000 00	50,000 00	50,000 00
Porto Rico Reg'd 1909 bonds, 1932, 4 p.c.....	10,000 00	10,160 00	10,000 00
Stocks:—			
100 shares Chicago, Milwaukee and St. Paul Ry. (preferred stock).....	10,000 00	14,000 00	13,800 00
43 shares Illinois Central Ry. (common stock)	4,300 00	4,601 00	4,601 00
100 shares Minneapolis, St. Paul and Sault Ste. Marie Ry. (common stock).....	10,000 00	12,550 00	12,550 00
200 shares Great Northern Ry. (preferred stock).....	20,000 00	26,950 00	25,300 00
Total par, book and market values.....	\$1,322,993 34	\$1,307,837 26	\$1,301,472 00
Totals in all countries.....	\$1,439,233 34	\$1,414,957 82	\$1,408,667 20
Carried out at book value.....			\$ 1,414,957 82
Held by the Company.			
Bonds:—			
Chicago, Milwaukee and St. Paul Ry., 1932, 4½ p.c.....\$	2,100 00	\$ 2,121 00	\$ 2,142 00
Eastern Canada Savings & Loan Co., 1922, 4½ p.c.....	5,000 00	5,000 00	5,000 00
Stocks:—			
110 shares Dominion Savings and Inv't. Soc....	5,500 00	4,235 00	4,235 00
7,264 shares Western Assurance Co. stock.....	145,280 00	72,640 00	43,584 00
Total par, book and market values.....	\$ 157,880 00	\$ 83,996 00	\$ 54,961 00
Carried out at book value.....			83,996 00
Cash at head office.....			143 22
Cash in banks, viz.:—			
Canadian Bank of Commerce, New York, \$349,438.34; less overdraft Toronto Branch, \$161,860.60.....			\$ 184,577 74
Corn Exchange National Bank, Chicago.....			24,089 85
United States Mortgage and Trust Co., New York.....			1,017 37
Total cash in banks.....			209,684 96
Total ledger assets.....			\$ 1,942,982 00
Deduct market value of bonds and stocks under book value.....			35,325 62
			\$ 1,907,656 38

SESSIONAL PAPER No. 8

BRITISH AMERICA—Continued.

OTHER ASSETS.

Interest accrued.....	\$ 23,563 66
Rents due.....	70 00
Agents' balances, \$368,006.78; less \$5,203.14 written off (\$10,279.79 on business written prior to Oct. 1, 1913).....	*362,803 64
Bills receivable (\$240 overdue).....	758 59
Plans.....	9,825 15
Due for reinsurance losses.....	2,471 73
Total assets.....	\$ 2,307,149 15

LIABILITIES.

(1) *Liabilities in Canada.*

Net amount of unsettled claims for fire losses in Canada (of which \$5,553 accrued prior to 1913).....	\$ 40,993 00
Reserve of unearned premiums, fire, \$518,165.29; carried out at 80 per cent.....	414,532 23
Dividends declared and due, but unpaid.....	5,957 10
Taxes due and accrued.....	5,147 40
Due for directors' fees.....	5,130 00
Reinsurance premiums due.....	37,318 87
Total liabilities in Canada.....	\$ 509,078 60

(2) *Liabilities in other Countries.*

Net amount of fire losses, unadjusted.....	\$ 153,555 95
Net amount of fire losses, resisted, in suit.....	8,992 00
Total net amount of unsettled fire losses in other countries (of which \$10,015.57 accrued prior to 1913).....	\$ 162,547 95
Reserve of unearned premiums, fire, \$1,155,195.55; carried out at 80 per cent.....	924,156 44
Taxes due and accrued.....	16,465 55
Due and accrued for salaries, rent, etc.....	4,550 00
Reinsurance premiums due.....	1,958 94
Total liabilities in other countries.....	\$ 1,109,678 88
Total liabilities (excluding capital stock) in all countries.....	\$ 1,618,757 48
Excess of assets over liabilities.....	\$ 688,391 67
Capital stock paid in cash.....	1,399,029 79

INCOME.

Fire Risks.

	In Canada.	In other countries.
Gross cash received for premiums.....	\$ 786,652 24	\$2,256,752 00
Deduct reinsurance, \$715,118.62; return premiums, \$461,367.96.....	304,370 70	872,115 88
Net cash received for said premiums.....	\$ 482,281 54	\$1,384,636 12

Hail Risks.

Gross cash received for premiums.....	\$ 7,267 95
Deduct reinsurance, \$511.59; return premiums, \$360.09.....	871 68
Net cash received for said premiums.....	\$ 6,396 27

Total net cash received for premiums in all countries.....	\$ 1,873,313 93
Received for interest and dividends on investments.....	55,164 22
Received for rents.....	7,006 63
Profit on maturity of securities.....	25 00
Total income.....	\$ 1,935,509 78

*Including \$35,476.62 on large railway risk written near the end of the year.

BRITISH AMERICA—Continued.

EXPENDITURE.

<i>Fire Risks.</i>	<i>In Canada.</i>	<i>In other countries.</i>
Amount paid for losses occurring in previous years.....	\$ 34,847 98	\$ 149,864 06
Deduct salvage and reinsurance.....	6,616 86	45,764 91
Net amount paid for said losses.....	\$ 28,231 12	\$ 104,099 15
Amount paid for losses occurring during the year.....	\$ 323,001 57	\$ 911,093 32
Deduct savings, salvage and reinsurance.....	92,758 22	269,250 86
Net amount paid for said losses.....	\$ 230,243 35	\$ 641,842 66
Total net amount paid for fire losses.....	\$ 258,474 47	\$ 745,941 81
<i>Hail Risks.</i>		
Amount paid for losses occurring during the year.....	\$ 2,243 57	
Deduct reinsurances.....	175 35	
Net amount paid for hail losses.....	\$ 2,068 22	
Total net amount paid for all losses.....		\$ 1,006,484 50
Dividends.....		38,500 00
Commission or brokerage.....		406,983 11
Paid for salaries of home office officials, \$57,571.76; do., of special and general agents, \$76,587.76 directors' fees, \$6,621.58; auditors' fees, \$1,094.89.....		141,875 99
Taxes.....		47,623 17
Miscellaneous payments, viz.: advertising, \$6,968.48; fire departments, patrol, salvage corps assessments, &c., \$3,352.05; furniture and fixtures, \$2,780; inspections and surveys, \$47,449.63; legal expenses, \$1,856 19; maps and plans, \$7,618.51; postage, telegrams, telephones and express, \$12,953.51; printing and stationery, \$24,411.44; rent, \$15,256.18; board expenses and tariff associations, \$24,772.79; exchange, \$1,437.90; office expenses, \$1,485.41; sundries, \$2,141.35.....		152,483 44
Total expenditure.....		\$ 1,793,950 21

SYNOPSIS OF LEDGER ACCOUNTS. *

Amount of net ledger assets, December 31, 1912.....	\$ 1,780,194 86
Income as above.....	1,935,509 78
Amount of appreciation of real estate.....	31,551 53
Total.....	\$ 3,747,256 17
Expenditure as above.....	\$1,793,950 21
Amount written off securities.....	10,323 96
Total.....	1,804,274 17
Balance, net ledger assets, at December 31, 1913.....	\$ 1,942,982 00

STATEMENT OF REINSURANCE IN UNLICENSED COMPANIES (CANADIAN BUSINESS.)

Amount of reinsurance premiums paid to unlicensed companies.....	\$ 116,007 59
Commission thereon, \$29,572.31; losses recovered, \$84,493.21.....	114,065 52
Reserve of unearned premiums, \$71,647.67; carried out at 80 p.c.....	57,318 15
Amount of losses recoverable from such companies.....	15,335 00
Amount of reinsurance premiums payable to such companies.....	37,997 11

SESSIONAL PAPER No. 8

BRITISH AMERICA—*Concluded.*

RISKS AND PREMIUMS.

	IN CANADA.		IN OTHER COUNTRIES.		TOTALS IN ALL COUNTRIES	
	Amount.	Premiums.	Amount.	Premiums.	Amount.	Premiums.
<i>Fire Risks.</i>	\$	\$ cts.	\$	\$ cts.	\$	\$ cts.
Gross policies in force at date of last statement ...	84,208,393	1,050,866 54	310,946,414	2,530,506 55	395,154,807	3,581,373 09
Taken during the year, new and renewed.....	66,139,919	853,488 73	297,766,369	2,308,533 18	363,906,288	3,162,021 91
Total.....	150,348,312	1,904,355 27	608,712,783	4,839,039 73	759,061,095	6,743,395 00
Deduct terminated.....	55,084,124	808,375 66	267,001,243	1,984,957 29	322,085,367	2,793,332 95
Gross in force at end of year	95,264,188	1,095,979 61	341,711,540	2,854,082 44	436,975,728	3,950,062 05
Deduct reinsured.....	15,621,548	192,168 11	69,471,887	577,107 19	85,093 435	769,275 30
Net in force at December 31, 1913.....	79,642,640	903,811 50	272,239,653	2,276,975 25	351,882,293	3,180,786 75

BRITISH COLONIAL FIRE INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1913.

President—Hon. C. E. DUBORD.
 Secretary and Managing Director—
 THÉODORE MEUNIER.

Vice-President—J. B. MORISSETTE.
 Principal Office—MONTREAL.

Treasurer—I. L. LAFLEUR.

(Incorporated May 19, 1909, by an Act of Parliament of Canada, 8-9 Edward VII, chap. 52. Extended in 1912 by 2 George V, chap. 68. Dominion license issued June 1, 1912.)

CAPITAL.

Amount of joint stock capital authorized.....	\$ 2,000,000 00
Amount subscribed for.....	1,000,000 00
Amount paid thereon in cash.....	170,000 00

(For List of Shareholders, see Appendix.)

ASSETS.

Amount of loans secured by bonds, stocks or other marketable collaterals, viz.:.....\$ 30,000 00

	Par value.	Market value.	Amount loaned.
Municipality of St. Rose, Que., debts, 6 p. c.....	\$ 50,000	\$ 44,500	\$ 30,000

Bonds and debentures on deposit with the Receiver General:—

	Par value.	Book value.	Market value.
Town of Joliette debts., 1941, 4½ p.c.....	\$ 10,000 00	\$ 10,200 00	\$ 8,600 00
Village of St. Rose School debts., 1940, 4½ p.c..	18,000 00	18,000 00	14,400 00
Town of Ste. Anne de Bellevue debts., 1951, 5 p.c.....	10,000 00	10,552 68	8,900 00
Village of Villersay (School debts.), 1951, 5½ p.c.	17,000 00	19,429 30	16,150 00
Total par, book and market values.....	\$ 55,000 00	\$ 58,181 98	\$ 48,050 00

Carried out at book value.....	\$ 58,181 98
Cash at head office.....	1,361 39
Cash in Imperial Bank of Canada; special account \$25,000; current account, \$35,520.31.....	80,520 31
Drafts on agents at end of year for accounts due.....	5,028 62
Total ledger assets.....	\$ 175,092 30
Deduct market value of bonds and debentures under book value.....	10,131 98
	\$ 164,960 32

OTHER ASSETS.

Interest accrued.....	\$ 1,314 13
Agents' balances and premiums uncollected (\$1,972.48 was on business prior to Oct. 1, 1913)	11,750 98
Office furniture and fixtures, \$2,382 55; maps and plans, \$5,111 50.....	7,494 14
Total assets.....	\$ 185,519 57

SESSIONAL PAPER No. 8

BRITISH COLONIAL—Continued.

LIABILITIES.

Net amount of losses, adjusted and unpaid.....	\$	131 72
Net amount of losses, unadjusted.....		126 56
Net amount of losses, resisted, in suit.....		1,633 44
Total net amount of unsettled claims for losses.....	\$	1,891 72
Reserve of unearned premiums, \$31,919.42; carried out at 80 per cent.....		25,535 53
Taxes due and accrued.....		500 00
Held in trust for reinsuring company.....		20,151 56
Total liabilities.....	\$	48,078 81
Excess of assets over liabilities.....	\$	137,440 76
Capital stock paid in cash.....		170,000 00

INCOME.

Gross cash received for premiums.....	\$	86,294 01
Deduct reinsurance, \$34,225 32; return premiums, \$18,273 13.....		52,498 45
Net cash received for premiums.....	\$	33,795 56
Received for interest on investments.....		4,541 22
Received for premium on capital stock.....		20,000 00
Total.....	\$	58,336 78
Received for increased capital.....		70,000 00
Total income.....	\$	128,336 78

EXPENDITURE.

Amount paid for losses occurring in previous years.....	\$	1,650 00
Deduct reinsurances.....		500 00
Net amount paid for said losses.....	\$	1,150 00
Amount paid for losses occurring during the year.....	\$	15,422 78
Deduct reinsurances.....		5,572 30
Net amount paid for said losses.....	\$	9,850 48
Total net amount paid for losses.....	\$	11,000 48
Commission or brokerage.....		6,562 51
Salaries—H. O. officials, \$13,796.44; auditors' fees, \$250; travelling expenses, \$1,279.64.....		15,326 08
Taxes.....		2,961 26
Miscellaneous payments:—Advertising, \$2,201.76; furniture and fixtures, \$1,563.07; inspections and surveys, \$4,082.28; legal fees, \$1,184.80; maps and plans, \$1,961.15; postage, telegrams, telephones and express, \$742.31; sundries, \$738.29; printing and stationery, \$3,155.03; rents, \$3,369.45; light, \$36.12; exchange, \$86.67; adjustments, \$462.84; commission on sale of capital stock, \$10,000; Underwriters' Boards, Tariff Ass., etc., \$638.31.....		30,222 08
Total expenditure.....	\$	66,072 41

SYNOPSIS OF LEDGER ACCOUNTS.

Amount of net ledger assets December 31, 1912.....	\$	92,676 37
Amount of cash income.....		128,336 78
Total.....	\$	221,013 15
Amount of expenditure.....		66,072 41
Balance, net ledger assets, (\$175,092.30 less deposit of reinsuring cos., \$30,151.56), December 31, 1913.....	\$	154,940 74

STATEMENT OF REINSURANCES OF CANADIAN BUSINESS IN COMPANIES NOT LICENSED UNDER THE INSURANCE ACT.

Amount of reinsurance premiums in unlicensed companies.....	\$	36,020 80
Amount of commission thereon.....		9,905 69
Amount of losses recovered from said companies.....		6,072 30
Reserve of unearned premiums reinsured in unlicensed companies, \$18,614.98; carried out at 80 per cent.....		14,891 99
Amount of losses recoverable from said companies.....		2,160 34
Amount of cash or other securities held as security for recovery of losses, &c.....		20,151 56

BRITISH COLONIAL—*Concluded.*

RISKS AND PREMIUMS.

	No.	Amount.	Premiums thereon.
Gross policies in force at date of last statement...	1,029	\$ 1,442,095	\$ 18,839 57
Taken during the year—new.....	4,494	7,145,533	95,326 61
Total	5,523	\$ 8,587,628	\$ 114,166 18
Deduct terminated.....	1,247	2,512,955	32,872 03
Gross in force at end of year.....	4,276	\$ 6,074,673	\$ 81,294 15
Deduct reinsured.....		2,283,164	32,335 37
Net in force at December 31, 1913.....	4,276	\$ 3,791,509	\$ 48,958 78

THE BRITISH NORTHWESTERN FIRE INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1913.

President—EDWARD BROWN.
Principal Office—Winnipeg, Man.

Vice-Presidents—
SIR WM. WHYTE, K.B.
E. E. HALL.

Secretary and Managing Director—F. K. FOSTER.

(Incorporated as "The Freehold Fire Insurance Company" under the authority of chap. 109 of the statutes of Manitoba, of 1906; and by chap. 110 of statutes of Manitoba, of 1906, its name was changed to "The Prince Rupert Fire Insurance Company"; and by Order in Council of the province of Manitoba, dated April 29, 1908, its name was again changed to "The British Northwestern Fire Insurance Company", and by an Act of the Legislature of Province of Manitoba, 1910, certain further amendments were made to company's Acts. Incorporated May 4, 1910, by an Act of the Parliament of Canada 9-10 Edward VII, chap. 70. Dominion license issued February 20, 1912.)

CAPITAL.

Amount of joint stock capital authorized.....	\$ 2,000,000 00
Amount subscribed for.....	579,680 00
Amount paid thereon in cash.....	215,661 50

(For List of Shareholders, see Appendix.)

ASSETS.

Loans on mortgages on real estate, first liens.....	\$ 89,752 97
Bonds and debentures owned by the Company, viz.:-	

	Par and Book value.	Market value.
*Home Investment and Savings Company debts., 1917, 5 p.c.\$	55,000 00	\$ 55,000 00
Standard Trust Co. debts., 1916, 5 p.c.....	5,000 00	5,000 00
Bannatyne S. D. debts., 1931, 5 p.c.....	5,000 00	4,300 00
Prince Albert S. D. debts., 1922 to 1923, 5 p.c.....	10,966 69	10,089 35

Total par, book and market values..... \$ 75,966 69 \$ 74,389 35

Carried out at book value	75,966 69
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Stocks owned by the Company, viz.:-

	Par value.	Book value.	Market value.
400 shares Canada West Securities Corp.....	\$ 40,000 00	\$ 50,000 00	\$ 46,800 00
Wm. Pearson Land Co.....	5,000 00	10,000 00	5,000 00
Total par, book and market values.....	\$ 45,000 00	\$ 60,000 00	\$ 51,800 00

Carried out at book value.....	60,000 00
Cash at head office.....	10,029 03

Cash in Merchants Bank, Winnipeg.....\$ 35,535 15

Total cash in banks..... 35,535 15

Total ledger assets..... \$ 271,283 89

Deduct market value of bonds and stocks under book value..... 9,777 34

\$ 261,506 55

*In deposit with the Receiver General.

4 GEORGE V., A. 1914

THE BRITISH NORTHWESTERN—Continued.

OTHER ASSETS.

Interest accrued	\$ 2,729 10
Agents' balances and premiums uncollected.....	11,268 91
Office furniture and fixtures, \$2,846.43; plans, \$2,197 84.....	5,044 27
Due for reinsurance losses.....	926 98
Total assets.....	\$ 281,475 81

LIABILITIES.

Net amount of losses, unadjusted.....	\$ 5,260 00
Reserve of unearned premiums, \$41,078.92; carried out at 80 per cent	32,863 15
Account due.....	1,239 75
Taxes due and accrued.....	450 00
Reinsurance premiums due.....	4,913 90
Total liabilities	\$ 44,726 80
Excess of assets over liabilities.....	\$ 236,749 01
Capital stock paid in cash.....	215,661 50
Surplus over liabilities and paid up capital.....	\$ 21,087 51

INCOME.

Gross cash received for premiums.....	\$ 88,646 27
Deduct reinsurance, \$21,403.91; return premiums, \$13,761 66.....	35,165 57
Net cash received for said premiums.....	\$ 53,480 70
Received for interest on investments.....	8,220 53
Received from premium on capital stock.....	9,369 50
Received for endorsement fees.....	19 50
Total.....	\$ 71,090 23
Received on account of capital stock.....	65,661 50
Total income.....	\$ 136,751 73

EXPENDITURE.

Amount paid for losses occurring in previous years.....	\$ 1,785 41
Deduct reinsurances.....	491 02
Net amount paid for said losses.....	\$ 1,294 39
Amount paid for losses occurring during the year.....	\$ 31,922 39
Deduct reinsurances.....	13,598 25
Net amount paid for said losses.....	\$ 18,324 14
Total net amount paid for losses.....	\$ 19,618 53
Dividends paid	6,723 50
Commission or brokerage.....	3,431 49
Salaries, \$7,593.30; directors' fees, \$250; auditors' fees, \$100; travelling expenses, \$1,763.55.	9,706 85
Taxes (net).....	784 71
Stock selling expenses.....	2,900 00
Miscellaneous payments: Advertising, \$855.40; adjustment fees, \$415.96; furniture and fixtures, \$1,197.84; legal fees, \$13.80; maps and plans, \$1,446.43; postage, telegrams, telephones and express, \$1,175.12; printing and stationery, \$978.05; rents, \$696; board and tariff associations, \$319.26; advanced for mortgage account, \$56.40.....	7,154 26
Total expenditure.....	\$ 50,319 34

SYNOPSIS OF LEDGER ACCOUNTS.

Amount of net ledger assets, December 31, 1912.....	\$ 184,851 50
Amount of cash income, as above.....	136,751 73
Total	\$ 321,603 23
Amount of expenditure, as above.....	50,319 34
Balance, net ledger assets, December 31, 1913.....	\$ 271,283 89

SESSIONAL PAPER No. 8

THE BRITISH NORTHWESTERN—*Concluded.*

RISKS AND PREMIUMS.

	No.	Amount.	Premiums thereon.
Gross policies in force at December 31, 1912.....	2,461	\$ 3,398,158	\$ 57,943 86
Taken during the year--new.....	4,675	6,049,558	86,868 43
" " renewed	241	347,076	8,107 08
Total.....	7,377	\$ 9,794,792	\$ 152,919 37
Deduct terminated.....	1,573	2,847,981	49,623 30
Gross in force at end of year.....	5,804	\$ 6,946,811	\$ 103,296 07
Deduct reinsured.....		1,638,189	29,618 92
Net in force at December 31, 1913.....	5,804	\$ 5,308,622	\$ 73,677 15

CALEDONIAN INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1913.

President and General Manager—
ROBERT CHAPMAN.

Secretary—
R. HILL STEWART.

Principal Office—Edinburgh, Scotland.

Manager in Canada—J. G. BORTHWICK. Head Office in Canada—Montreal.

(Organized in 1805. Incorporated, June 18, 1846. Commenced business in Canada, February, 1883.)

CAPITAL.

Amount of joint stock capital authorized, £1,000,000	\$ 4,866,666 67
Amount subscribed for, £537,500	2,615,833 33
Amount paid thereon in cash, £107,500	<u>523,166 67</u>

ASSETS IN CANADA.

Stock and bonds on deposit with the Receiver General:—

	Par value.	Market value.
City of Montreal debenture stock, 1932, 4 p.c.	\$ 48,666 67	\$ 44,286 67
City of Toronto debs. 1924, 4 p.c.	13,972 20	12,994 15
City of Toronto debs. 1925, 4 p.c.	38,933 33	36,208 00
City of Quebec R.C. School bonds, 1947 4½ p.c.	15,000 00	14,100 00
City of Montreal R. C. School bonds, 1926, 4 p.c.	15,000 00	13,650 00
City of Montreal permanent debenture stock, 3 p.c.	15,086 67	9,957 20
City of Hamilton debs., 1934, 4 p.c.	48,666 67	43,313 33
City of St. Henri debs., 1953, 4½ p.c.	30,000 00	28,800 00
Toronto Mortgage Corporation debs., 1912, 4 p.c. (ext. to 1917 at 4½ p.c.)	36,499 99	36,500 00
South Australian bonds, 1916, 4 p.c.	48,666 67	48,180 00
Central Canada Loan and Savings Co.'s debentures, 1914, 4½ p.c.	12,166 67	12,166 67
Central Canada Loan and Savings Co.'s debentures, 1915, 4½ p.c.	12,166 66	12,166 66
Town of St. Louis (Montreal) bonds, 1948, 4½ p.c.	10,000 00	9,700 00
City of Calgary Water Ext. debs., 1927, 4½ p.c.	15,000 00	14,100 00
Mun. of Point Grey cons. deb. stock, 1960, 4½ p.c.	21,413 33	19,272 00
City of Edmonton bonds, 1932, 4½ p.c.	11,680 00	10,628 80
City of Edmonton bonds, 1952, 4½ p.c.	8,760 00	7,621 20
Total par and market values	<u>\$ 401,678 86</u>	<u>\$ 373,644 68</u>

Carried out at market value..... \$ 373,644 68

Cash in banks:—

Molsons Bank, Montreal (Manager's account)	\$ 3,964 89
Molsons Bank, Montreal (deposit account)	18,480 52
Sterling Bank of Canada, Winnipeg (N. W. Branch)	<u>6,999 00</u>

Total cash in banks..... 29,444 41

Agents' balances and premiums uncollected (\$4,342.28 was on business issued prior to Oct. 1, 1913)..... 40,167 03

Maps and plans, \$8,000; office furniture, \$1,350..... 9,350 00

Total assets in Canada..... \$ 452,606 12

SESSIONAL PAPER No. 8

CALEDONIAN—*Concluded.*

LIABILITIES IN CANADA.

Net amount of losses, unadjusted.....	\$ 29,276 43
Net amount of losses, resisted in suit.....	10,000 00
Total net amount of unsettled claims for losses.....	\$ 39,276 43
Reserve of unearned premiums, \$361,496.87; carried out at 80 per cent.....	289,197 50
Taxes due and accrued.....	6,286 00
Total liabilities in Canada.....	<u>\$ 334,759 93</u>

INCOME IN CANADA.

Gross cash received for premiums.....	\$ 507,845 28
Deduct reinsurance, \$10,563.54; and return premiums, \$60,555.23.....	71,118 77
Net cash received for premiums.....	\$ 436,726 51
Interest on deposit paid direct to head office.....	14,647 22
Interest on bank account.....	2,528 44
Total income in Canada.....	<u>\$ 453,902 17</u>

EXPENDITURE IN CANADA.

Net amount paid for losses occurring in previous years.....	\$ 6,965 78
Amount paid for losses occurring during the year.....	\$ 237,188 54
Deduct amount received for reinsurance.....	17,595 03
Net amount paid for said losses.....	<u>\$ 219,593 51</u>
Total net amount paid for losses.....	\$ 226,559 29
Commission or brokerage.....	82,649 51
Salaries, manager, branch manager and staff, \$24,321.34; auditors' fees, \$350; travelling expenses (officials), \$3,162.48.....	27,833 82
Paid for taxes.....	7,152 96
Miscellaneous payments, viz.: Printing and stationery, \$1,974.64; advertising, \$507.12; postage and telegrams, \$1,594.97; maps and plans, \$2,536.67; legal expenses, \$79.56; charges, telephone and express, etc., \$1,938.22; rents, \$4,370.75; underwriters' tariff associations, etc., \$4,585.57.....	17,587 50
Total expenditure in Canada.....	<u>\$ 361,783 08</u>

RISKS AND PREMIUMS IN CANADA.

	No.	Amount.	Premiums thereon.
Gross policies in force at date of last statement.....	33,766	\$ 56,220,590	\$ 653,716 64
Policies taken during the year—new and renewed.....	19,941	44,537,172	519,525 66
Total.....	53,707	\$100,757,762	\$1,173,242 30
Deduct terminated.....	17,864	38,723,435	464,404 16
Gross in force at end of year.....	35,843	\$ 62,034,327	\$ 708,838 14
Deduct reinsured.....		1,329,613	14,181 78
Net in force at December 31, 1913.....	35,843	<u>\$ 60,704,714</u>	<u>\$ 694,656 36</u>

(For General Business Statement, see Appendix.)

THE CALIFORNIA INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1913.

President—W. E. DEAN. Secretary—GEO. W. BROOKS.
Principal Office—San Francisco, Cal.
Head Office in Canada—Vancouver, B.C. Chief Agent in Canada—
FRANK BURNETT, SR.

(Incorporated, 1861. Dominion license issued November 18, 1912.)

CAPITAL.

Amount of joint stock capital authorized, subscribed for and paid up in cash.....\$ 400,000 00

ASSETS IN CANADA.

Bonds and debentures on deposit with the Receiver General:—

	Par value.	Market value.
District of Oak Bay, B.C., debs. 1962, 5 p.c.....	\$ 5,000 00	\$ 4,450 00
City of Calgary, Alta., debs. 1927, 4½ p.c.....	10,000 00	9,400 00
City of New Westminster, B.C., debs. 1931, 4½ p.c.....	10,000 00	9,000 00
City of Winnipeg, Man., S.D. debs., 1943, 4 p.c.....	10,000 00	8,500 00
District of North Vancouver, B.C., debs., 1961., 5 p.c.....	10,000 00	8,800 00
City of Brandon, Man., debs., 1952, 4½ p.c.....	10,000 00	8,800 00
Total par and market values.....	\$ 55,000 00	\$ 48,950 00
Carried out at market value.....		\$ 48,950 00
Interest accrued.....		1,016 67
Agents' balances and premiums uncollected (\$2,232.23 was on business prior to Oct. 1,1913)		7,567 70
Bills receivable held by Co., overdue.....		1,912,88
Total assets in Canada.....		\$ 59,447 25

LIABILITIES IN CANADA.

Net amount of losses, adjusted but unpaid.....	\$ 1,000 00
Net amount of losses, unadjusted.....	35 00
Total net amount of unsettled losses.....	\$ 1,035 00
Reserve of unearned premiums, \$21,276 36; carried out at 80 per cent.....	17,021 08
Salaries, rent, etc., due and accrued.....	100 00
Taxes due and accrued.....	458 30
Total liabilities in Canada.....	\$ 18,614 38

INCOME IN CANADA.

Gross cash received for premiums.....	\$ 42,077 99
Deduct reinsurance, \$2,253.21; and return premiums, \$10,409.27.....	12,662 48
Net cash received for premiums.....	\$ 29,415 51
Total income in Canada.....	\$ 29,415 51

EXPENDITURE IN CANADA.

Amount paid for losses occurring during the year.....	\$ 6,330 87
Deduct amount received for reinsurances.....	360 39
Net amount paid for losses.....	\$ 5,970 48
Commission or brokerage.....	7,804 17

SESSIONAL PAPER No. 8

THE CALIFORNIA—*Concluded.*EXPENDITURE IN CANADA—*Concluded.*

Taxes.....	\$	666 19
Miscellaneous payments, viz.:—Advertising, \$25.60; fire departments, patrol and salvage corps assessments, \$15.50; inspections and surveys, \$47.25; maps and plans, \$15.90; postage, telegrams, telephones and express, \$190.82; printing and stationery, \$12.40; board fees, \$227.10; fidelity bond, \$19; adjusting expense, \$119.51.....		673 08
Total expenditure in Canada.....	\$	<u>15,113 92</u>

RISKS AND PREMIUMS IN CANADA.

	Amount.	Premiums thereon.
Gross policies in force at date of last statement.....	\$ 802,816	\$ 16,267 13
Taken during the year, new.....	1,842,278	37,328 20
Total.....	\$ 2,645,094	\$ 53,595,33
Deduct terminated.....	543,741	12,808 13
Gross in force at end of year.....	\$ 2,101,353	\$ 40,787 20
Deduct reinsured	169,080	2,868,33
Net in force at December 31, 1913.....	\$ 1,932,273	\$ 37,918 87

(For General Business Statement, see Appendix.)

THE CANADA NATIONAL FIRE INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1913.

President— Vice-President—
 CAPTAIN WM. ROBINSON. F. H. ALEXANDER.
 Managing Director—W. T. ALEXANDER. Principal Office—Winnipeg, Man.

(Incorporated April 7, 1909, by an Act of the Parliament of Canada, 8-9 Edward VII, Chapter, 60.
 Dominion license issued July 31, 1911.)

CAPITAL.

Amount of joint stock or guaranteed capital authorized.....	\$ 3,000,000 00
Amount subscribed for.....	2,055,400 00
Amount paid thereon in cash.....	1,057,307 50

(For List of Shareholders, see Appendix.)

ASSETS

Loans secured by mortgages, first liens	\$ 1,194,748 19
Amount of loans secured by bonds, stocks or other marketable collaterals, viz:—	49,464 00

	Par Value.	Market Value.	Amount of Loan.
Northern Elevator Co., Ltd., 1920.....	\$ 91,600 00	\$ 98,928 00	\$ 49,464 00
Bonds and debentures on deposit with the Receiver General:—			
	Par value.	Book value.	Market value.
Home Investment and Savings Assoc. debts.			
1916, 5 p.c.....	\$ 55,000 00	\$ 55,000 00	\$ 55,000 00
Carried out at book value.....			55,000 00
Stocks owned and held by the Company:—			
	Par value.	Book value.	Market value.
585 shares Great West Perm. Loan Co. (capital stock).....	\$ 58,500 00	\$ 73,022 23	\$ 74,880 00
Carried out at book value.....			73,022 23
Cash at head office and branches.....			100 00
Cash in banks, viz:—			
Royal Bank of Canada.....		\$	256 99
Northern Crown Bank, \$45,028.75; less overdraft, \$13,413.39 on general acc.			31,615 36
Northern Crown Bank (loan account.).....			69 77
Total cash in banks.....			31,942 12
Deposit with National Agencies, Ltd.....			100 00
Total ledger assets.....			\$ 1,404,376 54

OTHER ASSETS.

Market value of bonds and stocks over book value.....	\$ 1,857 77
Interest due, \$3,192 33; accrued, \$26,675 89	29,868 22
Agents' balances and premiums uncollected (\$3,839 73 was on business prior to Oct. 1, 1913)	37,853 22
Maps and plans, \$7,175 65; furniture and fixtures, \$8,831.32.	16,006 97
Due for reinsurance losses	3,834 45
All other assets.....	1,060 00
Total assets.....	\$ 1,494,887 17

SESSIONAL PAPER No. 8

THE CANADA NATIONAL FIRE—Continued.

LIABILITIES.

Net amount of losses, unadjusted.....	\$ 4,613 00
Reserve of unearned premiums, \$142,370.70; carried out at 80 per cent.....	113,898 96
Dividends declared but not yet due.....	28,914 72
Due for reinsurance premiums.....	3,259 26
Taxes due and accrued.....	2,281 47
Held in trust for reinsurance against unexpired risks.....	35,007 77
Total liabilities.....	\$ 187,975 18
Excess of assets over liabilities.....	\$ 1,306,911 99
Capital stock paid in cash.....	1,057,307 50
Surplus over liabilities and paid up capital.....	\$ 249,604 49

INCOME.

Gross cash received for premiums.....	\$ 260,911 93
Deduct reinsurance, \$77,646.23; return premiums, \$51,849.70.....	129,495 93
Net cash received for premiums.....	\$ 131,416 00
Received for interest on investments and dividends on stocks.....	84,455 95
Other income.....	2,395 65
Total.....	\$ 218,267 60
Received for calls on capital.....	290,652 58
Total income.....	\$ 508,920 18

EXPENDITURE.

Amount paid for losses occurring in previous years.....	\$ 2,996 33
Deduct reinsurance.....	459 82
Net amount paid for said losses.....	\$ 2,536 51
Amount paid for losses occurring during the year.....	\$ 57,940 90
Deduct reinsurance.....	10,721 12
Net amount paid for said losses.....	\$ 47,219 78
Total net amount paid for losses.....	\$ 49,756 29
Paid for commission or brokerage.....	6,003 73
Paid for salaries: Head office officials, \$70,665 71; directors' fees, \$1,800; auditors' fees, \$320 51; travelling expenses, \$10,013.24.....	82,799 46
Paid for taxes.....	2,959 52
Miscellaneous payments: Advertising, \$5,397.25; furniture and fixtures, \$4,740.03; maps and plans, \$3,305 70; postage, telegrams, telephones and express, \$2,337.03; printing and stationery, \$7,035 15; rents, \$11,308 87; legal expenses, \$16; underwriters' association fees, etc., \$2,554.86; sundries, \$4,076.07.....	40,770 96
Total expenditure.....	\$ 182,289 96

SYNOPSIS OF LEDGER ACCOUNTS.

Balance of net ledger assets, December 31, 1912.....	\$ 1,042,738 55
Income as above.....	508,920 18
Total.....	\$ 1,551,658 73
Expenditure as above.....	182,289 96
Balance, net ledger assets, December 31, 1913, (\$1,404,376 54, less \$35,007.77, deposits)....	\$ 1,369,368 77

4 GEORGE V., A. 1914

THE CANADA NATIONAL FIRE—*Concluded.*STATEMENT OF REINSURANCE OF CANADIAN BUSINESS IN COMPANIES NOT
LICENSED UNDER THE INSURANCE ACT.

Amount of reinsurance premiums in unlicensed companies.....	\$	68,383 14
Amount of commission thereon.....		18,342 35
Amount of losses recovered from said companies.....		14,653 21
Amount of cash or other securities held as security for recovery of losses.....		35,007 77

<i>Risks and Premiums.</i>	Amount.	Premiums thereon.
Gross policies in force at date of last statement.....	\$ 12,784,655	\$ 196,546 32
Policies taken during the year.....	18,139,052	277,846 48
Total.....	\$ 30,923,707	\$ 474,392 80
Deduct terminated.....	9,534,062	143,214 36
Gross in force at end of year.....	\$ 21,389,645	\$ 331,178 44
Deduct reinsured.....	6,100,138	84,420 57
Net in force at December, 31, 1913.....	\$ 15,289,507	\$ 246,757 87

SESSIONAL PAPER No. 8

THE CANADIAN FIRE INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1913.

President—JAS. H. ASHDOWN. | Secretary and Manager—C. S. RILEY.
 Head Office—Winnipeg, Man.
 Vice-President and Chief Agent—R. T. RILEY.

(Incorporated by Act of the Legislature of the Province of Manitoba, Chapter 53 of the statutes of 1887, amended by chapter 49 of the statutes of 1895. Incorporated by Act of the Parliament of the Dominion of Canada, 60-61 Victoria, chapter 76; amended in 1904 by 4 Edward VII, chapter 58. Dominion license issued September 1, 1897.)

CAPITAL.

Amount of joint stock capital authorized, subscribed for and paid up in cash.....\$ 500,000 00

(For List of Shareholders, see Appendix.)

ASSETS.

Loans secured by mortgages, first liens.....\$ 590,401 26
 Debentures and bonds owned by the Company:—

	Par value.	Book value.	Market value.
*City of Winnipeg bonds, 1923, 4 p.c.....	\$ 70,000 00	\$ 70,000 00	\$ 65,100 00
Canada Permanent Mortgage Corporation debentures, 1915, 4½ p.c.....	20,000 00	20,000 00	20,000 00
Home Investment, Loan and Savings Co. debentures, 1915, 5 p.c.....	10,000 00	10,000 00	10,000 00
Home Investment, Loan and Savings Co. debts., 1916, 5 p.c.....	10,000 00	10,000 00	10,000 00
Northern Mortgage Co. debenture stock, 5 p.c.	300,000 00	300,000 00	300,000 00
Huron and Erie L. and S. Co. debentures, 1916, 4½ p.c.....	10,000 00	10,000 00	10,000 00
Total par, book and market values.....	\$ 420,000 00	\$ 420,000 00	\$ 415,100 00

Carried out at book value.....420,000 00
 Cash on hand at head office and branches.....13,556 84

Cash in banks, viz.:—

Union Bank of Canada, Winnipeg.....	\$ 36,392 26
“ “ Toronto.....	1,874 15
“ “ Calgary.....	26,131 89
Northern Crown Bank, Winnipeg.....	32,796 99

Total cash in banks.....97,195 29

Total ledger assets.....\$ 1,121,153 39

Deduct market value of bonds and debentures under book value.....4,900 00

\$ 1,116,253 39

OTHER ASSETS.

Interest accrued.....\$ 1,160 03
 Agents' balances (\$826.77 on business prior to Oct. 1, 1913).....43,173 11
 Furniture and fixtures, \$5,056.78; plans, \$4,150.54.....9,207 32

Total assets.....\$ 1,169,793 85

*In deposit with the Receiver General.

THE CANADIAN FIRE—Continued.

LIABILITIES.

(1) *Liabilities in Canada.*

Net amount of losses adjusted and unpaid.....	\$ 300 00
Net amount of losses unadjusted.....	10,075 01
Net amount of losses resisted, not in suit.....	1,100 00
Total net amount of unsettled losses.....	\$ 11,475 01
Reserve of unearned premiums, \$278,820.12; carried out at 80 per cent.....	223,056 09
Taxes due and accrued.....	4,130 18
Reserve fund held in trust for reinsuring companies.....	42,257 54
*Employees' profit sharing fund.....	4,098 37
Total liabilities in Canada.....	\$ 285,017 19

(2) *Liabilities in other Countries.*

Net amount of losses adjusted and unpaid.....	\$ 50 00
Reserve of unearned premiums, \$4,551.85; carried out at 80 per cent.....	3,643 88
Total liabilities in other countries.....	\$ 3,693 88
Total liabilities in all countries (except capital stock).....	\$ 288,711 07
Excess of assets over liabilities.....	\$ 881,082 78
Capital stock paid up.....	500,000 00
Surplus over liabilities and capital.....	\$ 381,082 78

INCOME.

	In Canada.	In other countries.
Gross cash received for premiums.....	\$ 489,450 16	\$ 11,035 27
Deduct reinsurance, \$135,432.97; return premiums, \$63,353.88.....	197,246 08	1,540 77
Net cash received for premiums.....	\$ 292,204 08	\$ 9,494 50
Total net cash received for premiums in all countries.....	\$ 301,698 58	
Received for interest on investments.....	49,109 93	
Total income.....	\$ 350,808 51	

EXPENDITURE.

	In Canada.	In other countries.
Amount paid for losses occurring in previous years.....	\$ 21,570 40	\$ 1,250 00
Deduct reinsurance.....	5,203 16	1,000 00
Net amount paid for said losses.....	\$ 16,367 24	\$ 250 00
Amount paid for losses occurring during the year.....	\$ 166,154 97	\$ 2,172 84
Deduct reinsurance.....	50,450 36	219 68
Net amount paid for said losses.....	\$ 115,704 61	\$ 1,953 16
Total net amount paid for losses.....	\$ 132,671 85	\$ 2,203 16
Total net amount paid for losses in all countries.....	\$ 134,275 01	
Amount of dividends paid stockholders, 8 per cent and bonus 2 per cent.....	50,000 00	
Paid for commission or brokerage.....	22,753 05	
Paid for salaries of officials, \$34,995.83; directors' fees, \$745; auditors' fees, \$850; travelling expenses, \$3,201.50.....	39,792 33	
Paid for taxes.....	5,913 84	
Miscellaneous payments: Printing and stationery, \$3,321.49; postage, telephones, express and telegrams, \$1,281.58; office charges, \$2,871.87; advertising, \$1,063.41; rent, \$6,810.53; board fees, \$4,453.19; agents' charges, \$971.98; office furniture and fixtures, \$1,386.97; maps and plans, \$1,019.65, *share of profits paid to employees, \$6,693.54 ...	29,874 21	
Total expenditure.....	\$ 282,608 44	

*Total amount set apart for employees' profit sharing fund is \$5,387.08; of which \$6,693.54 was disbursed and remainder set aside as liability.

SESSIONAL PAPER No. 8

THE CANADIAN FIRE—*Continued.*

SYNOPSIS OF LEDGER ACCOUNTS.

Amount of net ledger assets, December 31, 1912.....	\$ 1,010,695 78
Amount of cash income as above.....	350,808 51
Total.....	\$ 1,361,504 29
Amount of expenditure as above.....	282,608 44
Balance, net ledger assets, (\$1,121,153.39, less \$42,257.54, deposit), December 31, 1913.....	\$ 1,078,895 85

STATEMENT OF REINSURANCE OF CANADIAN BUSINESS IN COMPANIES NOT
LICENSED UNDER THE INSURANCE ACT.

Amount of reinsurance premiums in unlicensed companies.....	\$ 118,835 82
" commission thereon.....	35,479 60
" losses recovered from said companies.....	52,661 98
Reserve of unearned premiums on all risks reinsured in unlicensed companies, \$71,154.99; carried out at 80 per cent thereof.....	56,923 99
Amount of losses (outstanding) due and recoverable from such companies.....	2,876 11
Amount of cash or other security held as security for recovery of losses, etc.....	42,257 54

THE CANADIAN FIRE—Concluded.
RISKS AND PREMIUMS.

	IN CANADA.			IN OTHER COUNTRIES.			TOTALS IN ALL COUNTRIES.		
	No.	Amount.	Premiums.	No.	Amount.	Premiums.	No.	Amount.	Premiums.
			\$ \$ cts.			\$ \$ cts.			\$ \$ cts.
Gross policies in force at date of last statement.....	30,127	40,132,937	634,937 99	883	889,825	9,845 24	31,010	41,022,762	644,783 23
Taken during the year, new and renewed.....	17,865	30,266,161	488,009 23	941	944,285	10,385 09	18,806	31,210,446	498,394 32
Total.....	47,992	70,399,098	1,122,947 22	1,824	1,834,110	20,230 33	49,816	72,233,208	1,143,177 55
Deduct terminated.....	17,048	26,592,931	450,498 41	899	913,595	10,211 88	17,947	27,506,526	460,708 29
Gross in force at end of year.....	30,944	43,806,167	672,450 81	925	920,515	10,018 45	31,869	44,726,682	682,469 26
Deduct reinsured.....	—	9,147,782	139,080 52	.....	91,350	908 75	.....	9,239,132	139,989 27
Net in force at December 31, 1913.....	30,944	34,658,385	533,370 29	925	829,165	9,109 70	31,869	35,487,550	542,479 99

SESSIONAL PAPER No. 8

***THE CENTRAL CANADA MANUFACTURERS MUTUAL FIRE INSURANCE COMPANY.**

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1913.

Attorney—W. B. LILLIE.

Principal Office—Toronto.

(Incorporated, April 27, 1907, by an Act of the Parliament of Canada, 6-7 Edward VII, chap. 75; amended in 1910 by 9-10 Edward VII, chap. 83. Dominion license issued October 16, 1907.)

(For List of Directors, see Appendix.)

ASSETS.

Debentures on deposit with the Receiver General, viz.:—

	Par value.	Book value.	Market value.
City of Hull, debs., 1934, 5 p.c.....	\$ 15,000 00	\$ 15,600 00	\$ 14,400 00
City of Hull debs., 1935, 5 p.c.....	39,000 00	40,560 00	37,440 00
Total par book and market values....	\$ 54,000 00	\$ 56,160 00	\$ 51,840 00

Carried out at book value.....	\$ 56,160 00
Cash at head office.....	2,035 50

Total ledger assets.....	\$ 58,195 50
Deduct market value of bonds and debentures under book value.....	4,320 00
	\$ 53,875 50

OTHER ASSETS.

Interest accrued.....	\$ 450 00
Office furniture.....	1,260 00
Agents' balances and premiums uncollected.....	7,371 35
Amount of premium notes on hand, less assessments thereon.....	95,654 42
Total assessments on premium notes.....	\$ 19,721 14
Deduct amount paid thereon.....	17,374 27

Balance carried out.....	2,346 87
Amount due for reinsurance losses.....	4,306 69

Gross assets.....	\$ 165,264 83
Deduct unassessed portion of premium notes treated as contingent assets available for 2nd and 3rd year assessments if required for payment of excess losses.....	95,654 42

Balance net assets.....	\$ 69,610 41
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LIABILITIES.

Net amount of losses, adjusted but unpaid.....	\$ 6,885 66
Net amount of losses resisted, in suit.....	2,500 00

Total net amount of unsettled losses.....	\$ 9,385 66
Reserve of unearned premiums, \$19,609.72; carried out at 80 per cent.....	15,735 77
Amount of money borrowed (including \$606.45 overdraft Metropolitan Bank, Toronto)....	23,822 26
Received from members for payment over to other companies.....	7,431 62
Reinsurance premiums unpaid.....	5,368 16
Taxes due and accrued.....	193 11
Due and accrued for salaries.....	1,583 33

Total liabilities.....	\$ 63,519 91
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Excess of assets over liabilities.....	\$ 6,090 50
Deposit capital.....	15,656 44

*This company has given notice that all its policies have been cancelled in accordance with the statutory conditions of the policy or replaced with other underwriters and that it will apply for the release of its deposit with the Receiver General.

4 GEORGE V., A. 1914

THE CENTRAL CANADA MANUFACTURERS—*Concluded.*

INCOME.

Gross cash received for premiums.....	\$ 120,318 20
Deduct reinsurance, \$44,175.09; and return premiums, \$20,058.61.....	64,233 70
Total net cash received for premiums.....	\$ 56,084 50
Received for interest on investments.....	765 10
Total.....	\$ 56,849 60
Deduct deposit capital returned to policyholders.....	3,036 91
Net income.....	\$ 53,812 69

EXPENDITURE.

Amount paid for losses occurring in previous years.....	\$ 13,616 43
Deduct amount received for reinsurance, savings and salvage.....	7,785 85
Net amount paid for said losses.....	\$ 5,830 58
Amount paid for losses occurring during the year.....	\$ 121,170 60
Deduct amount received for reinsurances.....	64,410 23
Net amount paid for said losses.....	\$ 56,760 37
Total net amount paid for losses.....	\$ 62,590 95
Paid for taxes.....	680 42
Miscellaneous payments, viz.: Rent, \$1,385.35; auditors' fees, \$200; commissions, \$7,130 49; printing, postage, telegrams, telephones, express and stationery, \$1,593 82; office salaries, \$14,973 29; agents' salaries, \$4,970 10; travelling expenses, \$2,163 23; advertising, \$694.99; inspections and surveys, \$1,992 82, total, \$35,104 09; less fees and earnings of insurance brokerage dept., \$14,214.75; less commissions on reinsurances, \$8,390.32.....	12,499 02
Total expenditure.....	\$ 75,770 39

SYNOPSIS OF LEDGER ACCOUNTS.

Net ledger assets, December 31, 1912.....	\$ 48,899 32
Amount of cash income as above.....	53,812 69
Total.....	\$ 102,712 01
Amount of cash expenditure as above.....	75,770 39
Balance, net ledger assets, December 31, 1913, (\$58,195.50, less ledger liabilities, \$31,253.88) \$	26,941 62

STATEMENT OF REINSURANCES OF CANADIAN BUSINESS IN COMPANIES NOT LICENSED UNDER THE INSURANCE ACT.

Amount of reinsurance premiums in unlicensed companies.....	\$ 36,660 50
Amount of commission thereon.....	6,002 35
Losses recovered from said companies.....	67,189 00
Reserve of unearned premiums on all risks reinsured in unlicensed companies, \$17,040.04; carried out at 80 per cent.....	13,632 00
Amount of losses due and recoverable.....	19,936 88
Amount of reinsurance premiums payable to such companies.....	5,204 30
Amount of cash or other securities held as security for recovery of losses.....	17,008 43

RISKS AND PREMIUMS.

	No.	Amount.	Premiums.
Gross policies in force at date of last statement.....		\$ 7,847,891	\$ 88,552 14
Taken during the year, new and renewed.....		8,807,127	99,200 60
Total.....		\$ 16,655,018	\$ 187,752 74
Deduct terminated.....		10,054,371	111,315 68
Gross in force at end of year.....		\$ 6,600,647	\$ 76,437 06
Deduct reinsured.....		3,404,803	37,097 63
Net in force at December 31, 1913.....		\$ 3,195,844	\$ 39,339 43

SESSIONAL PAPER No. 8

COMMERCIAL UNION ASSURANCE COMPANY, LIMITED.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1913.

Chairman—

CHARLES R. GURNEY HOARE.

Secretary—HENRY MANN.

Principal Office—London, England.

Chief Agent in Canada—JAS. MCGREGOR.

Head Office in Canada—Montreal.

(Established, September 28, 1861. Commenced business in Canada, September 11, 1863.)

CAPITAL.*

Amount of capital authorized and subscribed for.....	£2,950,000 stg. —\$14,356,666 66
Amount paid thereon in cash.....	295,000 stg. — 1,435,666 66

ASSETS IN CANADA (FIRE DEPARTMENT).

Value of real estate, office building, 232-4 St. James St., Montreal.....	\$ 325,000 00
Amount secured by way of loan on Standard Trust Co. mortgage.....	20,000 00

Bonds, etc., in deposit with the Receiver General, viz:—

	Par value.	Market value.
Queensland bonds, 1915, 4 p.c.....	\$ 73,000 00	\$ 72,270 00
Canada stock, 1938, 3 p.c.....	24,333 34	19,953 33
Canadian Northern Railway gteed. bonds, 1930, 4 p.c.....	177,633 34	159,870 00
Ceylon inscribed stock, 1934, 4 p.c.....	29,200 00	28,908 00
Province of Ontario regd. stock, 1946, 3½ p.c.....	36,500 00	31,025 00
City of Quebec debentures, 1923, 4 p.c.....	24,333 33	22,630 00
Victorian Government inscribed stock, 1923, 3½ p.c.....	24,333 33	22,386 67
New South Wales stock, 1924, 3½ p.c.....	121,666 67	113,150 00
South Australian bonds, 1916, 4 p.c.....	24,333 34	24,090 00
Irish land stock gteed. 1933, 2½ p.c.....	48,666 67	34,066 67
City of Ottawa, R.C. School debts., 1939, 4½ p.c.....	56,000 00	51,150 00
Canada Permanent Mort. Corp., debts., 1917, 4 p.c.....	24,333 33	24,090 00
East Indian Railway Co., new deb. stock, (gteed. by Indian Govt.) 1929, 3 p.c.....	121,666 67	86,383 33
Total.....	\$ 785,000 02	\$ 689,973 00

Carried out at market value.....	689,973 00
Cash on hand at head office in Canada.....	28 15

Cash in banks, viz:—

Bank of British North America, Vancouver.....	\$ 17,039 62
Bank of British North America, Montreal.....	11,151 14
Bank of British North America, Winnipeg.....	9,667 03
Union Bank of Canada, Montreal.....	25,199 73

Total cash in banks..... 63,057 52

*Agents' balances and premiums uncollected (\$2,170.71 was on business issued prior to Oct. 1, 1913).....	187,828 84
Rents accrued.....	6,509 13
Bills receivable.....	3,891 30
Office furniture and plans.....	7,500 00

Total assets in Canada..... \$ 1,303,787 94

*Including \$69,630.78 on part of large risk retained by Company, the premium for which was not adjusted at December 31, 1913.

COMMERCIAL UNION—*Concluded.*

LIABILITIES IN CANADA (FIRE DEPARTMENT).

Net amount of losses, unadjusted.....	\$ 50,628 52
" " resisted, in suit (accrued in previous years).....	10,000 00
Total net amount of unsettled claims for losses.....	\$ 60,628 52
Reserve of unearned premiums, \$723,921.51; carried out at 80 per cent.....	579,137 21
Taxes due and accrued.....	11,499 66
Reinsurance premiums due.....	734 85
Total liabilities in Canada.....	\$ 652,000 24

INCOME IN CANADA (FIRE DEPARTMENT).

Gross cash received for premiums.....	\$ 1,025,679 80
Deduct reinsurance, \$47,184.03; and return premiums, \$134,645.47.....	181,829 50
Net cash received for premiums.....	\$ 843,850 30
Received for interest on investments.....	32,764 20
Received for rents.....	15,890 07
Total income in Canada.....	\$ 892,494 57

EXPENDITURE IN CANADA (FIRE DEPARTMENT).

Amount paid for losses occurring in previous years.....	\$ 10,028 90
Deduct amount received for reinsurances.....	740 92
Net amount paid for said losses.....	\$ 9,287 98
Amount paid for losses occurring during the year.....	\$ 357,281 22
Deduct amount received for savings, salvage and reinsurances.....	14,228 26
Net amount paid for said losses.....	\$ 343,052 96
Total net amount paid for fire losses.....	\$ 352,340 94
Commission or brokerage.....	167,696 35
Salaries, \$43,852.12; auditors' fees, \$299.19 ..	44,151 31
Taxes.....	11,412 00
Miscellaneous payments, viz.: Rent, \$5,236.74; travelling and surveys, \$5,959.65; stationery and printing, \$5,930.87; advertising, \$1,878.54; postage, telegrams, telephones and express, \$3,243.79; office expenses, \$6,145.82; legal expenses, \$413.59; underwriters' associations, etc., \$3,830.92; maps and block plans, \$3,037.11; fire departments, patrol salvage corps assessments, \$14.20; miscellaneous, \$365.....	41,056 23
Total expenditure in Canada.....	\$ 616,656 83

RISKS AND PREMIUMS IN CANADA.

	No.	Amount.	Premiums thereon.
Gross policies in force at date of last statement.....	49,457	\$ 94,106,757	\$1,204,312 05
Taken during the year, new and renewed.....	29,838	108,740 830	1,131,944 72
Total.....	79,295	\$ 202,847,587	\$2,336,256 77
Deduct terminated.....	27,031	74,002,930	944,303 82
Gross in force at end of year.....	52,264	\$ 128,844,657	\$1,391,952 95
Deduct reinsured.....		7,770,176	66,059 73
Net in force at December 31, 1913.....	52,264	\$ 121,074,481	\$1,325,893 22

(For General Business Statement, see Appendix.)

SESSIONAL PAPER No. 8

THE CONNECTICUT FIRE INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1913.

President—EDWARD MILLIGAN. Secretary—JOHN A. COSMUS.
 Chief Agent in Canada—J. W. TATLEY.
 Principal Office—Hartford, Conn. Head Office in Canada—Montreal.
 (Incorporated June, 1850. Commenced business in Canada, 1886.)

CAPITAL.

Amount of capital authorized.....	\$ 3,000,000 00
Amount of capital subscribed for and paid up in cash.....	<u>1,000,000 00</u>

ASSETS IN CANADA.

Bonds on deposit with the Receiver General, viz.:—

	Par value.	Market value.
Province of Ontario debentures, 1936, 3½ p.c.....	\$ 15,000 00	\$ 13,350 00
City of Victoria, B.C., debts., 1923, 4 p.c.....	55,000 00	50,600 00
St. Denis de Montreal School debts., 1952, 5½ p.c.....	40,000 00	41,600 00
Toronto Harbour Com'rs bonds, 1953, 4½ p.c.....	25,000 00	23,750 00
Total par and market values.....	<u>\$ 135,000 00</u>	<u>\$ 129,300 00</u>

Carried out at market value.....	\$ 129,300 00
Agents' balances.....	20,943 00
Interest accrued.....	<u>1,530 01</u>
Total assets in Canada.....	<u>\$ 151,773 01</u>

LIABILITIES IN CANADA.

Net amount of losses, adjusted and unpaid, and unadjusted.....	\$ 3,163 12
Net amount of losses, resisted, in suit (accrued in previous years).....	<u>3,400 00</u>
Total net amount of unsettled claims for losses.....	\$ 6,563 12
Reserve of unearned premiums, \$105,633.25; carried out at 80 per cent.....	84,506 60
Salaries, rents, etc., due and accrued.....	856 43
Taxes due and accrued.....	<u>1,264 79</u>
Total liabilities in Canada.....	<u>\$ 93,190 94</u>

INCOME IN CANADA.

Gross cash received for premiums.....	\$ 162,406 03
Deduct reinsurance, \$366; and return premiums, \$22,628.15.....	<u>22,994 15</u>
Net cash received for premiums.....	\$ 139,411 88
Received for interest on investments.....	<u>4,380 56</u>
Total income in Canada.....	<u>\$ 143,792 44</u>

THE CONNECTICUT FIRE—Continued.

EXPENDITURE IN CANADA.

Net amount paid for losses occurring in previous years.....	\$ 3,493 61	
Amount paid for losses occurring during the year.....	\$ 75,629 75	
Deduct reinsurances.....	179 50	
Net amount paid for said losses.....	\$ 75,450 25	
Total net amount paid for losses.....		\$ 79,943 86
Commission or brokerage.....		27,685 66
Taxes.....		3,174 36
Miscellaneous payments, viz.: Postage, telegrams, telephone and express, \$405 27; adjustment and travelling expenses, \$1,453.59; underwriters' associations, \$1,981.25; advertising, \$114 64; maps and plans, \$371.81; legal fees, \$967 76; printing and stationery, \$81.60.....		5,405 92
Total expenditure in Canada.....		\$ 116,209 80

RISKS AND PREMIUMS IN CANADA.

	Amount.	Premiums thereon.
Gross policies in force at date of last statement.....	\$ 14,487,185	\$ 204,918 06
Policies taken during the year, new and renewed	11,685,533	161,903 55
Total.....	\$ 26,172,738	\$ 366,821 61
Deduct terminated.....	11,394,534	161,669 76
Gross in force at end of year.....	\$ 14,778,204	\$ 205,151 85
Deduct reinsured.....	86,581	759 77
Net in force at December 31, 1913.....	\$ 14,691,623	\$ 204,392 08

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1913.

LEDGER ASSETS.

Book value of real estate.....	\$ 3,250 00
Mortgage loans on real estate, first liens.....	1,000,100 00
Loans secured by pledge of bonds, stocks and other collaterals.....	30,000 00
Book value of stocks and bonds.....	5,297,498 27
Cash on hand, in trust companies and in banks.....	431,337 56
Agents' balances, and bills receivable.....	411,198 84
Total.....	\$ 7,173,384 67

NON-LEDGER ASSETS.

Interest accrued.....	\$ 40,357 26
Gross assets.....	\$ 7,213,741 93
Deduct assets not admitted.....	452,192 68
Total admitted assets.....	\$ 6,761,549 25

LIABILITIES.

Total net amount of unpaid losses or claims.....	\$ 306,358 33
Unearned premiums.....	4,080,430 32
Salaries, rents, etc., due or accrued.....	11,600 00
Federal, state and other taxes due or accrued (estimated).....	40,000 00
Contingent commissions or other charges due or accrued.....	751 70
Total liabilities (excluding capital stock).....	\$ 4,439,140 35
Joint stock capital paid up in cash.....	1,000,000 00
Surplus over all liabilities.....	1,322,408 90
Total liabilities.....	\$ 6,761,549 25

SESSIONAL PAPER No. 8

THE CONNECTICUT FIRE—*Concluded.*

INCOME.

Net cash received for premiums.....	\$ 3,888,021 66
Interest and dividends.....	294,144 02
Rents.....	8,578 64
Agents' balances previously charged off.....	226 99
Gross profit on sale or maturity of ledger assets.....	30,206 75
Total income.....	\$ 4,221,178 06

DISBURSEMENTS.

Net amount paid for losses.....	\$ 2,168,727 02
Expenses of adjustment and settlement of losses.....	35,319 09
Dividends to stockholders.....	930,000 00
Commission or brokerage.....	832,635 44
Allowances to local agencies for miscellaneous agency expenses.....	14,695 90
Salaries, \$104,385.67; and expenses, \$59,828.44; of special or general agents.....	164,214 11
Salaries, fees and all other charges of officers, directors, trustees and home office employees	228,539 26
Rents.....	31,218 77
Underwriters' boards and tariff associations.....	28,119 79
Fire department, fire patrol and salvage corps assessments, fees, taxes and expenses.....	26,743 90
Inspections and surveys.....	33,069 30
Taxes on real estate.....	2,377 05
State taxes on premiums, Insurance Department licenses and fees.....	91,419 68
All other licenses, fees and taxes.....	38,442 22
Agents' balances charged off.....	2,199 76
Gross loss on sale or maturity of ledger assets.....	46,912 56
Gross decrease by adjustment in book value of ledger assets.....	3,250 00
All other expenditure.....	130,914 95
Total expenditure.....	\$ 4,808,798 80

RISKS AND PREMIUMS.

FIRE RISKS.

Written or renewed during the year.....	\$ 492,505 512 00
Premiums thereon.....	5,314,099 13
Terminated during the year.....	468,427,540 00
Premiums thereon.....	5,297,723 96
Net in force, December 31, 1913.....	766,228,125 00
Premiums thereon.....	7,992,806 18

THE CONTINENTAL INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1913.

President—HENRY EVANS.
 Chief Agent in Canada—JOSEPH ROWAT. Secretary—J. E. LOPEZ.
 Head Office—New York. Head Office in Canada—Montreal.
 (Incorporated, January 1853. Dominion license issued November 25, 1910.)

CAPITAL.

Amount of joint stock capital authorized, subscribed for and paid in cash \$ 2,000,000 00

ASSETS IN CANADA.

Bonds on deposit with Receiver General, viz.:

	Par value.	Market value.
City of Toronto, Gen. Cons. Loan debts., 1948, 4 p.c.....	\$ 299,300 00	\$ 260,391 00
Total par and market values.....	<u>\$ 299,300 00</u>	<u>\$ 260,391 00</u>

Carried out at market value.....	\$ 260,391 00
Agents' balances and premiums uncollected.....	16,391 12
Office furniture and plans.....	10,000 00
Total assets in Canada.....	<u>\$ 286,782 12</u>

LIABILITIES IN CANADA.

Net amount of losses resisted, in suit.....	\$ 245 00
Net amount of losses resisted, not in suit.....	26,300 42

Total amount of unsettled losses.....	\$ 26,545 42
Reserve of unearned premiums, \$187,660.01, carried out at 80 per cent.....	150,128 00
Taxes due and accrued.....	2,000 00
Total liabilities in Canada.....	<u>\$ 178,673 42</u>

INCOME IN CANADA.

Gross cash received for premiums.....	\$ 326,490 06
Deduct return premiums.....	58,295 32

Total net cash received for premiums.....	\$ 268,194 74
Interest on investments.....	9,245 00
Total income in Canada.....	<u>\$ 277,439 74</u>

EXPENDITURE IN CANADA.

Net amount paid for losses occurring in previous years.....	\$ 13,646 43
Net amount paid for losses occurring during the year.....	168,381 34

Total net amount paid for losses.....	\$ 182,027 77
Commission or brokerage.....	50,297 73
Salaries, \$8,109.35; travelling expenses, \$4,137.23.....	12,246 58

-SESSIONAL PAPER No. 8

THE CONTINENTAL—Continued.

EXPENDITURE IN CANADA—Concluded.

Taxes	\$	2,006 70
All other expenditure, viz.: postage, express, telegrams and telephones, \$1,570.35; rent, \$700; maps and plans, \$2,640.61; underwriters' boards, \$825.23.....		5,736 19
Total expenditure in Canada.....	\$	252,404 97

RISKS AND PREMIUMS IN CANADA.

	No.	Amount.	Premiums thereon.
Gross policies in force at date of last statement.....	8,038	\$ 30,572,294	\$ 325,915 43
Taken during the year, new and renewed.....	7,806	30,481,324	331,848 53
Total.....	15,844	\$ 61,053,618	\$ 657,763 96
Deduct terminated.....	5,462	27,759,072	285,129 36
Gross and net in force at Dec. 31, 1913.....	10,382	\$ 33,294,546	\$ 372,634 60

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1913.

LEDGER ASSETS.

Book value of real estate.....	\$ 1,175,000 00
Loans on mortgage of real estate, first liens.....	2,700 00
Loans secured by pledge of bonds, stocks or other collateral.....	250,000 00
Book value of stocks and bonds.....	21,634,215 00
Cash on hand, in trust companies and in banks.....	3,127,026 96
Agents' balances and bills receivable.....	1,314,032 08
Total ledger assets.....	\$27,502,974 04

NON-LEDGER ASSETS.

Interest due and accrued.....	\$ 76,485 83
Rents due	37 50
Market value of bonds and stocks over book value.....	136,307 80
Gross assets.....	\$27,715,805 17
Deduct assets not admitted.....	87,328 53
Total admitted assets.....	\$27,628,476 64

LIABILITIES.

Net amount of unpaid losses.....	\$ 517,537 51
Unearned premiums.....	9,240,320 25
Federal, state and other taxes due or accrued (estimated).....	166,000 00
Salaries, rents, bills, expenses, etc., due or accrued.....	27,500 00
Contingent commissions or other charges, due or accrued.....	71,494 46
Principal unpaid on scrip, \$26,584; interest due or accrued on same, \$6,063.12.....	32,647 12
Reserve under reinsurance treaties, \$9,341.51; interest on same, \$51.65.....	9,393 16
All other liabilities.....	85 84
Dividends due and unpaid.....	500,000 00
Total liabilities (except capital stock).....	\$ 10,564,978 34
Capital stock paid in cash.....	2,000,000 00
Surplus over all liabilities.....	15,063,498 30
Total liabilities.....	\$27,628,476 64

INCOME.

Net cash received for premiums.....	\$ 8,095,893 23
Interest and dividends.....	1,085,882 73
Rents.....	62,794 15
Agents' balances previously charged off.....	291 30
Gross profit on sale or maturity of ledger assets.....	82,022 00
Gross increase by adjustment in book value of ledger assets.....	864,411 00
Increase in liabilities during the year on account of reinsurance treaties.....	9,341 51
All other income.....	13,196 69
Total income.....	\$10,213,832 61

4 GEORGE V., A. 1914

THE CONTINENTAL—*Concluded.*

DISBURSEMENTS.

Net amount paid for losses.....	\$ 4,288,237 47
Expenses of adjustment and settlement of losses.....	129,124 25
Dividends to shareholders.....	1,000,000 00
Commission or brokerage.....	1,680,837 60
Allowances to local agencies for miscellaneous agency expenses.....	1,433 78
Salaries, \$137,876.56; and expenses, \$117,784.11; of special and general agents.....	255,660 67
Salaries, fees and other charges of officers, directors, trustees and home office employees...	451,819 13
Rents.....	75,666 74
Underwriters' boards and tariff associations.....	94,374 48
Fire department, patrol and salvage corps, assessments, fees, taxes and expenses.....	32,387 16
Inspections and surveys.....	2,994 00
Taxes on real estate.....	22,850 32
State taxes on premiums, Insurance Department licenses and fees.....	194,662 35
All other licenses, fees and taxes.....	29,714 39
Bills receivable past due charged off.....	9,107 62
Investment expenses other than real estate.....	7,053 68
Scrap or certificates of profits redeemed in cash, \$73; interest on same \$0.18.....	73 18
Agents' balances charged off.....	843 04
Gross loss on sale or maturity of ledger assets.....	24,386 00
Gross decrease by adjustment in book value of ledger assets.....	1,057,363 00
All other expenditure.....	292,919 49
Total expenditure.....	<u>\$ 9,651,508 35</u>

RISKS AND PREMIUMS.

Fire Risks.

Amount of policies written or renewed during the year.....	\$1,056,892,057 00
Premiums thereon.....	10,511,407 96
Amount terminated during the year.....	915,038,154 00
Premiums thereon.....	9,739,451 26
Net amount in force at December 31, 1913.....	1,741,672,447 00
Premiums thereon.....	<u>17,633,200 58</u>

SESSIONAL PAPER No. 8

THE DOMINION FIRE INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1913.

President and Manager—ROBT. F. MASSIE. Secretary—NEIL W. RENWICK.
Vice-President—Philip Pocock.

Principal Office—Toronto.

(Incorporated, 1904. Charter renewed and amended, 1907. Commenced business May 11, 1907.)

CAPITAL.

Amount of joint stock capital authorized.....	\$ 1,000,000 00
Amount subscribed for.....	341,300 00
Amount paid thereon in cash.....	186,260 00

(For List of Shareholders, see Appendix.)

ASSETS.

Bonds and debentures owned by the company:—

<i>In deposit with the Receiver General.</i>	Par value.	Book value.	Market value.
City of Calgary, debs., 1926, 4½ p.c.....	\$ 5,000 00	\$ 5,000 00	\$ 4,700 00
Town of Galt, 1946, bonds, 4½ p.c.....	5,000 00	4,833 00	4,150 00
City of Toronto, gen. con. loan, 1945, 3½ p.c..	9,733 33	8,858 30	7,689 33
City of Edmonton, L. I. debs., 1926, 5 p.c..	10,000 00	10,335 00	9,700 00
City of Vancouver, debs., 1926, 4 p.c.....	10,000 00	9,735 00	9,100 00
City of Winnipeg, L. I. debs., 1920, 4 p.c.....	5,000 00	4,943 50	4,750 00
City of Regina, debs., 1920, 4½ p.c.....	10,232 05	10,057 08	9,822 77
Total on deposit with Receiver General.....	\$ 54,965 38	\$ 53,761 88	\$ 49,912 10

Owned and held by the company.

City of Port Arthur, 1914 to 1924, 5 p.c.....	\$ 2,400 77	\$ 2,400 77	\$ 2,352 75
City of Port Arthur, debs., 1937, 5 p.c.....	5,000 00	5,000 00	4,750 00
Imperial Roll Stock (C.N.R. Equip. g'teed by Govt.), 1918, 4½ p.c.....	5,000 00	4,890 50	4,850 00
City of Nanaimo, debs., 1950, 5 p.c.....	5,000 00	5,000 00	4,400 00
City of Fernie, debs., 1939, 5 p.c.....	5,000 00	5,000 00	4,300 00
City of Kamloops, debs., 1920, 5 p.c.....	5,000 00	4,975 00	4,750 00
Town of Goderich, debs., 1914 to 1940, 4½ p.c.	9,485 85	8,989 63	8,726 98
City of Revelstoke, debs., 1960, 5 p.c.....	5,000 00	5,000 00	4,300 00
Village of Tweed, debs., 1914 to 1928, 4 p.c....	4,549 69	4,247 59	4,094 72
City of St. Thomas, debs., 1921-1928, 4½ p.c..	8,000 00	8,000 00	7,520 00
Town of Walkerville, debs., 1920 to 1921, 4½ p.c.....	7,653 02	7,557 35	7,193 84
City of Belleville, debs., 1919, 4 p.c.....	5,000 00	4,762 00	4,750 00
City of Moosejaw, debs., 1929 to 1932, 5 p.c....	5,162 26	5,015 65	5,007 39
Town of Amherstburg, debs., 1924 to 1928, 5 p.c.....	4,850 66	4,967 07	4,705 14
Town of North Bay, debs., 1931-1932, 5 p.c....	5,389 84	5,389 84	5,066 45
Total.....	\$ 82,492 09	\$ 81,195 40	\$ 76,767 27

Total par, book and market values.....	\$ 137,457 47	\$ 134,957 28	\$ 126,679 37
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Carried out at book value.....	\$ 134,957 28
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THE DOMINION FIRE—Continued.

ASSETS—Concluded.

Stocks owned by the company, viz.:—

	Par value	Book value	Market value
50 shares Consumers' Gas.....	\$ 2,500 00	\$ 4,872 80	\$ 4,200 00
50 shares Dominion Bank.....	5,000 00	10,886 00	10,900 00
25 shares Bank of Toronto.....	2,500 00	5,075 00	5,100 00
Total par, book and market values.....	\$ 10,000 00	\$ 20,827 80	\$ 20,200 00
Carried out at book value.....			\$ 20,827 80
Cash at head office.....			5,110 33
Cash in banks:—			
Bank of Toronto.....			52,078 73
Advances to inspectors, \$350; sundry debtors, \$2,914.36.....			3,264 36
Total ledger assets.....			\$ 216,238 50
Deduct market value of bonds and stocks under book value.....			8,905 71
			\$ 207,332 79

OTHER ASSETS.

Interest accrued.....	1,934 41
Office furniture, \$1,000; plans, \$8,500.....	9,500 00
Cancelled reinsurance premiums.....	2,988 60
Agents' balances and premiums uncollected—net (\$590 66 on business prior to Oct. 1, 1913). ..	32,729 33
Due for reinsurance.....	1,991 53
Total.....	\$ 256,476 66
Deduct for doubtful accounts.....	300 00
Total assets.....	\$ 256,176 66

LIABILITIES.

Net amount of losses, unadjusted.....	\$ 8,983 65
Net amount of losses, resisted, in suit.....	2,887 77
Total net amount of unsettled losses (\$1,687.77 of which accrued in previous years).....	\$ 11,871 42
Reserve of unearned premiums, \$236,427.73; carried out at 80 p.c.....	189,142 19
Due for reinsurance premiums—net.....	2,727 58
Taxes due and accrued.....	3,000 00
Total liabilities (except capital).....	\$ 206,741 19
Excess of assets over liabilities.....	\$ 49,435 47
Capital stock paid in cash.....	186,260 00

INCOME.

Gross cash received for premiums.....	\$ 432,518 11
Deduct reinsurances, \$99,931.52, return premiums, \$67,987.21.....	167,918 73
Total net cash received for premiums.....	\$ 264,599 38
Received for interest on investments and dividends on stocks.....	8,626 63
Profit on stocks.....	107 50
Total.....	\$ 273,333 51
Received for calls on capital.....	34,061 67
Total income.....	\$ 307,395 18

EXPENDITURE.

Amount paid for losses occurring in previous years.....	\$ 10,832 37
Deduct reinsurances.....	4,839 35
Net amount paid for said losses.....	\$ 5,993 02
Amount paid for losses occurring during the year.....	\$ 244,152 97
Deduct reinsurances.....	69,729 98
Net amount paid for said losses.....	\$ 174,422 99

SESSIONAL PAPER No. 8

THE DOMINION FIRE—*Concluded.*EXPENDITURE—*Concluded.*

Total net amount paid during the year for losses.....	\$ 180,416 01
Paid for commission or brokerage.....	63,500 20
Paid for salaries, \$20,928.76; directors' fees, \$130.00; auditors' fees, \$500.00; travelling expenses, \$1,011.36.....	25,570 12
Taxes.....	6,209 18
Miscellaneous payments, viz.: Printing and stationery, \$2,347.37; telephones, express, postage and telegrams, \$2,118.74; general expenses, \$1,222.49; rent, \$3,422.00; advertising, \$1,226.75; maps and plans, \$518.18; bond account, \$5 87; legal expenses, \$216.02.....	11,077 42
Total expenditure.....	<u>\$ 286,772 93</u>

SYNOPSIS OF LEDGER ACCOUNTS.

Net ledger assets, December 31, 1912.....	\$ 195,616 25
Income as above.....	307,395 18
Total.....	<u>\$ 503,011 43</u>
Expenditure as above.....	286,772 93
Balance, net ledger assets, December 31, 1913.....	<u>\$ 216,238 50</u>

STATEMENT OF REINSURANCE OF CANADIAN BUSINESS IN COMPANIES NOT LICENSED UNDER THE INSURANCE ACT.

Amount of reinsurance premiums in unlicensed companies	\$ 98,787 80
Amount of commission thereon.....	22,659 81
Amount of losses recovered from said companies.....	72,726 44
Reserve of unearned premiums on all risks reinsured in unlicensed companies, \$50,631.69, carried out at 80 per cent thereof.....	40,505 35
Amount of losses due and recoverable from such companies.....	1,991 53
Amount of reinsurance premiums payable to such companies.....	2,629 21
Amount of cash or other securities held as security for recovery of losses, etc.....	<u>42,419 35</u>

RISKS AND PREMIUMS.

	Amount.	Premiums thereon.
Gross policies in force at December 31, 1912.....	\$ 35,683,820	\$ 473,940 22
Taken during the year, new and renewed.....	33,610,208	476,596 34
Total.....	<u>\$ 69,294,028</u>	<u>\$ 950,536 56</u>
Deduct terminated.....	26,761,707	392,522 11
Gross in force at end of year.....	<u>\$ 42,532,321</u>	<u>\$ 558,014 45</u>
Deduct reinsured.....	7,162,429	98,783 14
Net in force December 31, 1913.....	<u>\$ 35,369,892</u>	<u>\$ 459,231 31</u>

THE EMPLOYERS' LIABILITY ASSURANCE CORPORATION, LIMITED.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1913.

President—LORD CLAUD HAMILTON.

General Manager and Secretary—W. E. GRAY.

Chief Agent in Canada—RICHARD I. GRIFFIN.

Principal Office—London, England. | Head Office in Canada—Montreal.

(Incorporated, October 25, 1880. Licensed for Accident and Guarantee business in Canada, October 24, 1894, and commenced such business in 1895. New license issued for Accident, Guarantee and Sickness business, February 20, 1900. Licensed for Fire business November 29, 1910).

CAPITAL.

Amount of joint stock capital authorized and subscribed for.....£ 1,000,000
Amount paid thereon in cash.....200,000

ASSETS IN CANADA.

Bonds and stocks on deposit with the Receiver General, viz.:—

	Par value.	Market value.
Province of Quebec, bonds, 1928, 4 p.c.....	\$ 41,853 33	\$ 40,597 73
Newfoundland Govt. stg. bonds, 1947, 3½ p.c.....	20,926 67	17,578 40
Newfoundland Govt. Stg. bonds, 1951, 3½ p.c.....	18,006 66	15,125 60
Province of Manitoba debentures, 1947, 4 p.c.....	24,333 34	22,143 33
City of Quebec stock, 1923, 4 p.c.....	5,353 33	4,978 60
Province of British Columbia stock, 1941, 3 p.c.....	68,133 33	51,100 00
Canadian Northern Railway guaranteed bonds, 1930, 4 p.c. (Prov. of Manitoba).....	36,013 33	32,412 00
Canadian Northern Railway guaranteed bonds, 1939, 4 p.c. (Prov. of Sask.).....	27,253 33	24,255 47
Province of Nova Scotia stock, 1954, 3½ p.c.....	24,333 33	19,466 67
Japanese gold bonds (from time to time on notice being given) 4 p.c.....	26,231 33	20,722 75
City of Toronto debentures, 1920, 4 p.c.....	9,733 33	9,344 00
City of Toronto debentures, 1948, 4 p.c.....	14,600 00	12,702 00
City of Winnipeg stock, 1940, 4 p.c.....	24,333 33	20,926 67
Canada Registered stock, 1930/50, 3½ p.c.....	48,666 67	43,313 33
City of Edmonton bonds, 1949, 4½ p.c.....	39,906 66	34,618 80
City of Vancouver bonds, 1949, 4 p.c.....	24,333 33	20,440 00
City of Ottawa debentures, 1940, 4 p.c.....	24,333 33	21,413 33
G.T.P. (branch lines, guaranteed by Prov. of Sask.), 1939, 4 p.c.....	73,000 00	62,415 00
City of North Vancouver schools, 1960, 5 p.c.....	9,000 00	8,550 00
City of Lachine debentures, 1950, 4½ p.c.....	16,000 00	13,920 00
Town of Notre Dame de Grace debentures, 1949, 4½ p.c.....	25,000 00	23,750 00
City of Three Rivers debentures, 1958, 4½ p.c.....	10,000 00	8,700 00
City of Lethbridge debentures, 1940, 4½ p.c.....	10,000 00	8,400 00
City of Victoria debentures, 1960, 4 p.c.....	9,733 33	7,981 33
Town of Maisonneuve debentures, 1950, 4 p.c.....	9,733 33	8,760 00
Town of Berlin bonds, 1919, 5 p.c.....	5,000 00	4,900 00
City of North Vancouver Local Imp. debts., 1931, 4½ p.c.....	48,666 67	42,340 00
City of Victoria bonds, 1921, 4 p.c.....	24,333 33	22,873 33
Can. Nor. Ont. Ry., deb. stock, 1961, 3½ p.c. (g'teed by Dom. Govt.).....	48,666 67	40,880 00
Madras Ry. Annuities, 1956.....	28,186 11	26,776 80
Belgian Govt. bonds, 1925, 3 p.c.....	164,320 20	135,564 17
Huron and Erie L. and S. Co. debts., 1922, 4½ p.c.....	48,666 67	48,180 00
Canada Landed and National Investment Co., mtgc. debts., 1918, 4½ p.c.....	24,333 33	24,090 00
Total.....	\$1,032,984 27	\$ 899,219 31

SESSIONAL PAPER No. 8

THE EMPLOYERS' LIABILITY—Continued.

ASSETS IN CANADA—Concluded.

Carried out at market value.....	\$	899,219 31
Cash at head office.....		200 00
Deposit with Accident Underwriters' Association.....		750 00
Cash in banks in Canada, viz.:—		
Bank of Montreal, Montreal.....	\$	18,994 87
Bank of Montreal, Toronto.....		1,747 30
Total cash in banks.....		20,742 17
Amount of outstanding premiums:—		
Accident.....	\$	24,681 19
Guarantee.....		14,115 71
Sickness.....		3,885 00
Liability.....		198,755 05
Total, \$241,436.95; less commission, \$49,009.91.....		192,427 04
Agents' balances and premiums uncollected, fire.....		27,903 46
Total assets in Canada.....	\$	1,141,241 98

LIABILITIES IN CANADA.

Net amount of Accident claims, unadjusted.....	\$	15,000 00
" Guarantee claims, unadjusted (\$4,791 accrued in previous years).....		18,500 00
" Sickness claims, unadjusted (\$1,250 accrued in previous years).....		6,000 00
" Liability claims, unadjusted (\$38,630 accrued in previous years).....		310,000 00
Total net amount of unsettled losses other than fire in Canada (estimated).....	\$	349,500 00
Net amount of fire losses, unadjusted.....		8,100 00
Reserve of unearned premiums, viz.:—		
Accident risks.....	\$	63,206 58
Guarantee ".....		23,988 58
Sickness ".....		9,604 62
Liability ".....		418,634 59
Total, \$515,434.37; carried out at 80 per cent.....		412,347 50
Reserve of unearned premiums, fire, \$160,929.46; carried out at 80 per cent.....		128,743 57
Taxes due and accrued, fire, \$2,000, other \$8,000.....		10,000 00
Total liabilities in Canada.....	\$	908,691 07

INCOME IN CANADA.

For Fire Risks.

Gross cash received for premiums.....	\$	297,600 09
Deduct reinsurance, \$3,515.26; return premiums, \$46,409.53.....		49,924 79
Net cash received for said premiums.....	\$	247,675 30

For Accident Risks.

Gross cash received for premiums.....	\$	128,317 13
Deduct reinsurance, \$1,157.25; and return premiums, \$2,787.79.....		3,945 04
Net cash received for said premiums.....	\$	124,372 09

For Guarantee Risks.

Gross cash received for premiums.....	\$	50,095 72
Deduct reinsurance, \$1,538.03; and return premiums, \$3,349.42.....		4,887 45
Net cash received for said premiums.....	\$	45,208 27

For Sickness Risks.

Gross cash received for premiums.....	\$	19,435 82
Deduct reinsurance, \$88; and return premiums, \$197.59.....		285 59
Net cash received for said premiums.....	\$	19,150 23

4 GEORGE V., A. 1914

THE EMPLOYERS' LIABILITY—Continued.

INCOME IN CANADA—Concluded.

For Liability Risks.

Gross cash received for premiums.....	\$ 853,071 26
Deduct reinsurance, \$1,433.48; and return premiums, \$29,743.94.....	31,177 42
Net cash received for said premiums.....	\$ 821,893 84
Total net cash received for all premiums.....	\$ 1,258,299 73
Total income in Canada.....	\$ 1,258,299 73

EXPENDITURE IN CANADA.

For Fire Risks.

Net amount paid for claims occurring in previous years.....	\$ 4,650 06
Amount paid for claims occurring during the year.....	\$ 105,833 25
Deduct savings, salvage and reinsurance.....	2,050 98
Net amount paid for said claims.....	\$ 103,772 27
Total net amount paid for fire claims.....	\$ 108,422 33

For Accident Risks.

Net amount paid for claims occurring in previous years.....	\$ 10,103 99
Amount paid for claims occurring during the year.....	\$ 42,921 86
Deduct reinsurance.....	264 14
Net amount paid for said claims.....	\$ 42,657 72
Total net amount paid for accident claims.....	\$ 52,761 71

For Guarantee Risks.

Net amount paid for claims occurring in previous years.....	\$ 5,519 98
Amount paid for claims occurring during the year.....	\$ 3,579 08
Deduct recoveries.....	421 20
Net amount paid for said claims.....	\$ 3,157 88
Total net amount paid for guarantee claims.....	\$ 8,677 86

For Sickness Risks.

Net amount paid for claims occurring in previous years.....	\$ 2,955 98
Amount paid for claims occurring during the year.....	\$ 14,252 18
Deduct reinsurances.....	26 43
Net amount paid for said claims.....	\$ 14,225 75
Total net amount paid for sickness claims.....	\$ 17,181 73

For Liability Risks.

Net amount paid for claims occurring in previous years.....	\$ 244,346 31
Amount paid for claims occurring during the year.....	\$ 249,633 21
Deduct reinsurances.....	6,351 05
Net amount paid for said claims.....	\$ 243,282 16
Total net amount paid for liability claims.....	\$ 487,628 47

Total net amount paid for all claims.....	\$ 674,672 10
Commission or brokerage: fire, \$45,667.45; other, \$231,857 67.....	277,525 12
Paid for salaries of officials: fire, \$16,374.70; other, \$49,061 17; travelling expenses: fire, \$2,485.98; other, \$9,411.52.....	77,333 37
Taxes: fire, \$2,876.13; other, \$8,723.93.....	11,600 06

THE EMPLOYERS' LIABILITY—*Continued.*

EXPENDITURE IN CANADA—*Concluded.*

Miscellaneous payments, fire, viz.: Postage, telegrams, telephones and express, \$1,775.63; advertising, \$84; rent, \$1,775; printing and stationery, \$2,338.01; office furniture and fixtures, \$763.74; maps and plans, \$1,912.71; sundries, \$861.76; underwriters' boards, tariff associations, etc., \$2,328.17.....	\$	11,839 02
Miscellaneous payments, (other) viz.: Advertising, \$4,271.45; furniture and fixtures, \$1,556.27; legal fees, \$1,053.05; postage, telegrams, telephone, express and elevator inspection fees, \$10,087.98; printing and stationery, \$6,670.44; rent, \$5,471.20.....		29,110 39
Total expenditure in Canada.....	\$	1,082,080 06

RISKS AND PREMIUMS IN CANADA.

<i>Fire Risks.</i>	No.	Amount	Premiums thereon.
Gross policies in force at date of last statement.		\$ 16,191,004	\$ 193,908 58
Policies taken during the year, new and renewed.....		26,760,261	309,882 22
Total.....		\$ 42,951,265	\$ 503,790 80
Deduct terminated.....		17,092,442	200,535 87
Gross in force at December 31, 1913.....		\$ 25,858,823	\$ 303,254 93
Deduct reinsured.....		436,101	4,137 69
Net in force at December 31, 1913.....		\$ 25,422,722	\$ 299,117 24

Accident Risks

Gross policies in force at date of last statement	5,948	\$ 17,559,600	\$ 118,594 68
Policies taken during the year, new	1,659	4,280,917	34,036 13
" " renewed	4,854	14,156,250	96,876 11
Total	12,461	\$ 35,996,767	\$ 249,506 92
Deduct terminated	6,173	18,410,350	122,013 76
Gross in force at December 31, 1913	6,288	\$ 17,586,417	\$ 127,493 16
Deduct reinsured	-	199,000	1,080 00
Net in force at December 31, 1913	6,288	\$ 17,387,417	\$ 126,413 16

Liability Risks

Gross policies in force at date of last statement.....	2,387	\$ 23,818,428	\$ 748,199 45
Policies taken during the year, new.....	1,105	11,057,000	279,741 16
" " " renewed.....	1,826	18,200,928	642,588 60
Total.....	5,319	\$ 53,076,356	\$1,670,529 21
Deduct terminated.....	2,629	26,238,428	833,185 03
Gross in force at December 31, 1913.....	2,690	\$ 26,837,928	\$ 837,344 18
Deduct reinsured.....		15,000	75 00
Net in force at December 31, 1913.....	2,690	\$ 26,822,928	\$ 837,269 18

Sickness Risks

Gross policies in force at date of last statement.....	3,241	\$ 4,849,000	\$ 20,234 32
Policies taken during the year, new.....	536	744,950	2,988 81
" " renewed.....	2,619	3,912,000	16,529 67
Total.....	6,396	\$ 9,505,950	\$ 39,752 80
Deduct terminated.....	3,282	4,932,500	20,459 57
Gross in force at December 31, 1913.....	3,114	\$ 4,573,450	\$ 19,293 23
Deduct reinsured.....		21,000	84 00
Net in force at December 31, 1913.....	3,114	\$ 4,552,450	\$ 19,209 23

4 GEORGE V., A. 1914

THE EMPLOYERS' LIABILITY—*Continued.*RISKS AND PREMIUMS IN CANADA—*Concluded.*

<i>Guarantee Risks.</i>	No.	Amount.	Premiums thereon.
Gross policies in force at date of last statement.....	2,381	\$ 11,865,537	\$ 46,276 36
Policies taken during the year, new.....	966	6,325,374	19,936 66
" " " renewed.....	1,692	8,943,698	33,717 95
Total.....	5,039	\$ 27,134,609	\$ 99,930 91
Deduct terminated.....	2,735	14,130,587	51,328 21
Gross in force at December 31, 1913.....	2,304	\$ 13,004,022	\$ 48,602 70
Deduct reinsured.....		306,366	625 53
Net in force at December 31, 1913.....	2,304	\$ 12,697,656	\$ 47,977 17

SESSIONAL PAPER No. 8

THE EMPLOYERS' LIABILITY—Concluded.

General Business Statement for the year ending December 31, 1913.

REVENUE ACCOUNT.			EXPENDITURE.		
INCOME.					
£	s.	d.	£	s.	d.
Balance 1912 account.....	1,548,197	13 1	Expenses of management.....	£ 143,172	18 9
Less dividend.....	70,000	0 0	Commissions.....	409,828	10 2
			Taxes.....	39,582	6 7
Premiums, less bonus and returns to the assured and reinsurance.....	£1,734,966	19 6		592,583	15 6
Interest and rents.....	78,254	0 7	Losses paid and outstanding.....	1,067,947	13 1
Transfer fees.....	55	17 6	Bad debts.....	829	7 9
Profit on exchange.....	4,426	4 2	Balance of this account.....	1,661,360	16 4
				1,634,539	18 6
				£3,295,900	14 10
BALANCE SHEET.					
£	s.	d.	£	s.	d.
LIABILITIES.			ASSETS.		
Shareholders' Capitals—			By investments—		
100,000 Shares, £10 each.....	£ 1,000,000		British and Colonial Government securities.....	101,908	3 9
To Capital—100,000 shares £2 paid.....	200,000	0 0	Foreign Government securities.....	240,251	3 11
" Amounts due to other companies and agents.....	19,547	2 11	Foreign and Colonial Municipal securities.....	501,591	2 1
" Outstanding liabilities.....	88,427	17 11	Railway and other debentures and debenture stocks.....	909,189	10 4
Reserves—			Preference and ordinary stocks and shares.....	33,781	6 7
Outstanding losses.....	£439,335	1 11	Hamilton House. Cost.....	£67,833	8 0
Revenue balance.....	£1,634,539	18 6	Less Redemption fund.....	2,630	14 0
Less Interim dividends.....	25,000	0 0	Redemption fund investment.....	65,182	14 0
	1,609,539	18 6	Freehold premises.....	2,650	14 0
			Loans on security.....	4,000	0 0
			(Market value £1,802,828 13s. 3d.)	11,000	0 0
			By branch and agency balances.....	1,869,554	14 8
			" Amounts due from other Companies and assured.....	355,060	8 11
			" Interest and rents accrued.....	7,701	7 11
			" Cash at bankers—	24,623	5 6
			On deposit.....	£55,500	0 0
			On current account.....	44,364	17 10
			Cash in hand.....	£99,864	17 10
				43	6 5
				99,908	4 3
				£2,356,850	1 3

4 GEORGE V., A. 1914

THE EQUITABLE FIRE AND MARINE INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1913.

President—FRED. W. ARNOLD. | Secretary—SAMUEL G. HOWE.
 Principal Office—Providence, R.I.
 Head Office in Canada—Montreal. | Chief Agent in Canada—J. W. TATLEY
 (Incorporated 1859. Dominion license issued April 3, 1913).

CAPITAL.

Amount of joint capital authorized thereon..... \$ 500,000 00
 Amount subscribed for and paid up in cash..... 400,000 00

ASSETS IN CANADA.

Bonds and debentures on deposit with the Receiver General, viz.:—

	Par value.	Market value.
City of Fort William debts., 1942, 5 p.c.....	\$ 24,333 33	\$ 23,360 00
City of Stratford debts., 1942, 4½ p.c.....	25,000 00	22,500 00
Imperial Japanese Govt. bonds, 2nd Series, 1925, 4½ p.c.....	9,740 00	8,766 00
State of Massachusetts bonds, 1941, 3 p.c.....	65,000 00	53,300 00
Total par and market values.....	\$ 124,073 33	\$ 107,926 00

Carried out at market value..... \$ 107,926 00

Total assets in Canada..... \$ 107,926 00

LIABILITIES IN CANADA.

Net amount of losses, unadjusted..... \$ 2,043 90
 Reserve of unearned premiums, \$12,573.02; carried out at 80 per cent..... 10,058 41
 Total liabilities in Canada..... \$ 12,102 31

INCOME IN CANADA.

Gross cash received for premiums..... \$ 62,208 35
 Deduct reinsurance, \$38,086.00; return premiums, \$1,056.87..... 39,142 87
 Net cash received for said premiums..... \$ 23,065 48
 Received for interest on investments..... 2,996 80
 Total income in Canada..... \$ 26,062 28

EXPENDITURE IN CANADA.

Amount paid for losses occurring during the year..... \$ 12,623 97
 Deduct reinsurances..... 7,626 04
 Net amount paid for said losses..... \$ 4,997 93
 Commission or brokerage..... 6,445 09
 Total expenditure in Canada..... \$ 11,443 02

SESSIONAL PAPER No. 8

THE EQUITABLE FIRE AND MARINE—*Continued.*

RISKS AND PREMIUMS IN CANADA.

	Amount	Premiums thereon.
Gross policies taken during the year.....	\$ 5,566,835	\$ 62,208 35
Deduct terminated.....	213,979	1,158 84
Gross in force at end of year.....	\$ 5,352,856	\$ 61,049 51
Deduct reinsured.....	3,600,130	38,095 57
Net in force at December 31, 1913.....	\$ 1,752,726	\$ 22,953 94

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1913.

LEDGER ASSETS.

Book value of real estate.....	\$ 101,180 00
Mortgage loans on real estate, first liens.....	115,400 00
Book value of bonds and stocks.....	689,383 33
Cash on hand, in trust companies and in banks.....	9,263 54
Agents' balances.....	22,387 53
Other ledger assets.....	475 00
Total ledger assets.....	\$ 938,089 40
Interest accrued.....	8,670 74
Rents accrued.....	395 00
Market value of bonds and stocks over book value.....	15,998 84
Gross assets.....	\$ 963,153 98
Deduct assets not admitted.....	2,628 27
Total admitted assets.....	\$ 960,525 71

LIABILITIES.

Net amount of unpaid losses and claims.....	\$ 50,132 65
Unearned premiums.....	204,898 22
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued.....	250 00
Federal, State and other taxes, due or accrued (estimated).....	3,750 00
Contingent commissions or other charges due or accrued.....	1,250 00
Liabilities on account of reinsurance treaties.....	37,678 64
Interest on mortgages collected in advance.....	390 35
Total liabilities, except capital stock.....	\$ 298,349 86
Capital stock paid in cash.....	400,000 00
Surplus over liabilities and capital stock.....	262,175 85
Total liabilities.....	\$ 960,525 71

INCOME.

Net cash received for premiums, other than perpetual.....	\$ 343,227 43
Received for interest and dividends.....	37,262 86
Received for rent.....	5,394 25
Borrowed money, \$150,000; conscience money, \$60.....	150,000 00
Increase in liabilities during the year on account of reinsurance treaties.....	37,678 64
Agents' balances previously charged off.....	96
Gross increase by adjustment in book value of bonds.....	1,992 78
Total income.....	\$ 575,616 92

EXPENDITURE.

Net amount paid for losses.....	\$ 219,066 70
Expenses of adjustment and settlement of losses.....	4,696 95
Dividends paid stockholders.....	24,000 00
Commissions or brokerage.....	97,385 61
Salaries, \$5,075.92, and expenses, \$3,301.88 of special and general agents.....	8,377 80
Salaries, fees and all other charges of officers, directors, trustees and home office employees.....	20,636 49
Rents.....	2,862 97
Underwriters Boards and Tariff Associations.....	2,340 27
Fire department, fire patrol and salvage corps, assessments, fees, taxes and expenses.....	3,695 64

4 GEORGE V., A. 1914

THE EQUITABLE FIRE AND MARINE—*Concluded.*EXPENDITURE—*Concluded.*

Inspections and surveys.....	\$	1,129 73
Taxes on real estate.....		1,967 13
State taxes on premiums, insurance department licenses and fees.....		14,569 45
All other licenses, fees and taxes.....		1,032 04
Borrowed money.....		150,000 00
Decrease in liabilities on account of reinsurance treaties.....		154,538 71
Agents' balances charged off.....		3 79
Decrease, by adjustment, in book value of bonds.....		250 00
All other expenditure.....		11,406 85
Total expenditure.....	\$	717,960 13

RISKS AND PREMIUMS.

Amount of policies written or renewed during the year.....	\$	130,004,355 00
Premiums thereon.....		1,451,851 23
Amount of policies terminated.....		93,213,232 00
Premiums thereon.....		1,083,740 49
Net amount in force at end of year.....		42,859,132 00
Premiums thereon.....		422,739 93

SESSIONAL PAPER No. 8

THE EQUITY FIRE INSURANCE COMPANY OF CANADA.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1913.

President—Hon. THOS. CRAWFORD.

Manager—WM. G. BROWN.

Principal Office—Toronto.

(Incorporated by letters patent (Ontario) bearing date January 29, 1898; commenced business in Ontario, January 29, 1898. Re-incorporated by Act of the Parliament of Canada in 1909 by S-9 Edward VII., chap. 81. Dominion license issued July 1, 1901.)

CAPITAL.

Amount of joint stock capital authorized.....	\$ 1,000,000 00
Amount subscribed for.....	441,700 00
Amount paid thereon in cash.....	193,697 50

(For List of Shareholders, see Appendix.)

ASSETS.

Loans on real estate, first liens.....	\$ 27,531 34
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Bonds and debentures owned by the company, viz:—

	Par value.	Book value.	Market value.
*City of Toronto bonds, 1919, 3½ p.c.....	\$ 24,333 33	\$ 24,350 00	\$ 22,873 33
*City of Woodstock bonds, 1920, 4 p.c.....	11,000 00	11,203 00	10,450 00
*Town of Portage la Prairie debs., 1945, 5 p.c..	5,000 00	5,433 20	4,700 00
Toronto and York Radial Ry. Co. bonds, 1919, 5 p.c.....	10,000 00	10,373 75	9,900 00
*City of Calgary debs., 1925, 4½ p.c.....	5,000 00	5,066 82	4,700 00
City of Winnipeg debs., 1920, 4 p.c.....	5,000 00	5,000 00	4,750 00
Hamilton Cataract Power, Light and Traction Co. bonds, 1943, 5 p.c.....	5,000 00	5,205 38	4,800 00
*City of Fort William debs., 1936, 4½ p.c.....	10,000 00	10,192 08	9,000 00
Montreal Light, Heat and Power Co. bonds, 1933, 5 p.c.....	10,000 00	10,518 05	10,000 00
Total par, book and market values...	\$ 85,333 33	\$ 87,342 28	\$ 81,173 33

Carried out at book value.....	\$ 87,342 28
21 shares Dominion Permanent Loan Co. stock, par value, \$2,062.50, book value, \$2,062.50, market value, \$1,546.88. Carried out at book value.....	2,062 50
Cash at head office.....	3,165 97

Cash in Banks:—

Imperial Bank, Toronto (\$28,585.04, less drafts, \$20,727.18).....	\$ 7,857 86
Prudential Trust Co., Montreal (deposit receipt).....	30,000 00

Total cash in banks.....	37,857 86
Sundry accounts paid by drafts.....	20,727 18
Sundry ledger assets.....	4,800 22

Total ledger assets.....	\$ 183,487 35
Deduct Market value of bonds and stocks under book value.....	6,684 57

\$ 176,802 78

*On deposit with the Receiver General.

4 GEORGE V., A. 1914

THE EQUITY FIRE—Continued.

OTHER ASSETS.

Interest due, \$350; accrued, \$1,180 48.....	\$ 1,530 48
Agents' balances and premiums uncollected (\$7,480.49 prior to Oct. 1, 1913).....	36,051 21
Office furniture, \$5,460 35; plans, \$9,613 49.....	15,073 84
Bills receivable.....	100 00
Reinsurance losses.....	12,231 59
Gross assets.....	\$ 242,279 90
Deduct for bad or doubtful assets.....	6,000 00
Net assets.....	\$ 236,279 90

LIABILITIES.

Net amount of losses, unadjusted.....	\$ 5,781 65
Net amount of losses, resisted, in suit.....	100 00
Total net amount of unsettled claims for losses.....	\$ 6,681 65
Reserve of unearned premiums, \$156,875; carried out at 80 per cent.....	125,500 00
Reinsurance, \$5,791 00; and return premiums, \$4,030.....	9,821 00
Due and accrued for salaries, rent, etc.....	2,031 61
Due and accrued for taxes.....	1,914 45
*Total liabilities (except capital).....	\$ 145,978 71
Excess of assets over liabilities.....	\$ 90,301 19
Capital stock paid in cash.....	193,697 50

INCOME.

Gross cash received for premiums.....	\$ 250,747 10
Deduct reinsurance, \$40,724 60; and return premiums, \$49,275 12.....	89,999 72
Net cash received for premiums.....	\$ 160,747 38
Received for interest on investments and dividends on stocks.....	4,851 74
From Independent & Metropolitan Fire Ins. Cos. on acct. of items excluded by Government in previous reports.....	25,506 68
Total.....	\$ 191,105 80
Received for calls on capital stock, \$1,250; for increased capital, \$36,250.....	37,500 00
Total income.....	\$ 228,605 80

EXPENDITURE.

Amount paid for losses occurring in previous years.....	\$ 28,381 32
Deduct amount received for reinsurances.....	5,924 27
Net amount paid for said losses.....	\$ 22,457 05
Amount paid for losses occurring during the year.....	\$ 130,999 85
Deduct savings, salvages and reinsurances.....	24,807 84
Net amount paid for said losses.....	\$ 106,192 01
Total net amount paid for losses, \$128,649 06; adjustment expenses, \$2,216 50.....	\$ 130,865 56
Paid for commission or brokerage.....	33,427 67
Salaries, \$23,837 18; travelling expenses, \$5,777 78, directors' fees and expenses, \$3,133 85; auditors' fees, \$335.....	33,083 81
Paid for taxes.....	3,318 58
All other expenditure, viz.: Advertising, \$1,601 06, fire departments, patrol and salvage corps assessments, and fire commissioner, \$240 89; furniture and fixtures, \$2,121 14; legal expenses, \$1,721 34; maps and plans, \$2,326 93; postage, telegrams, telephone and express, \$3,487 77; printing and stationery, \$4,130 44; rents, \$4,038 00; discount and exchange, \$577 66; guarantee bonds and mercantile agency and insurance, \$186 01.....	20,231 24
Stock selling expenses, \$567; commission on stock subscriptions, \$7,500.....	8,067 00
Total expenditure.....	\$ 228,993 86

*In addition to the liabilities here shown there is a further contingent liability of \$30,000 arising from the company's endorsement of promissory notes for that amount, maturing on July 1, 1914.

SESSIONAL PAPER No. 8

THE EQUITY FIRE—*Concluded.*

SYNOPSIS OF LEDGER ACCOUNTS.

Amount of net ledger assets at December 31, 1912.....	\$	183,875 41
Income as above.....		228,605 80
Total.....	\$	412,481 21
Expenditure as above.....		228,393 86
Net ledger assets, December 31, 1913.....	\$	183,487 35

REINSURANCE IN COMPANIES NOT LICENSED UNDER THE INSURANCE ACT.

Amount of reinsurance premiums in such companies.....	\$	40,051 60
Amount of commission thereon.....		9,928 56
Amount of losses recovered from such companies (including adjustment expenses).....		31,320 56
Reserve of unearned premiums on all risks reinsured in unlicensed companies, \$25,145; carried out at 80 per cent.....		20,116 00
Amount of losses due and recoverable from such companies.....		14,754 09
Net amount of reinsurance premiums payable to such companies.....		5,505 64

RISKS AND PREMIUMS.

	No.	Amount.	Premiums thereon.
Gross policies in force at date of last statement...	29,565	\$ 30,706,451	\$ 369,985 00
Taken during the year, new and renewed.....	18,484	20,756,770	267,589 00
Total.....	48,049	\$ 51,463,221	\$ 637,575 00
Deduct terminated.....	21,219	23,384,379	298,677 00
Gross in force at end of year.....	26,830	\$ 28,078,842	\$ 338,898 00
Deduct reinsured.....		3,523,196	48,113 00
Net in force at December 31, 1913.....	26,830	\$ 24,555,646	\$ 290,785 00

FACTORIES INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1913.

President—C. R. CLAPP.

Vice-President—B. L. ANDERSON.

Secretary—R. J. MAHONY.

Principal Office—Toronto.

(Incorporated as Montmagny Mutual Fire Insurance Company under the authority of chapter 68 of the Consolidated Statutes for Lower Canada; and by chapter 70 of the statutes of Quebec of 1905, as amended by chapter 119 of the statutes of Quebec of 1909, certain additional powers were conferred upon the said company; and also by "The Quebec Insurance Act", chapter 69 of the statutes of Quebec of 1908, the said company was enabled to exercise certain additional powers. Incorporated as Factories Insurance Company, May 4, 1910 by an Act of the Parliament of Canada, 9-10 Edward VII, cap. 128. Dominion license issued December 17, 1910.)

CAPITAL.

Amount of joint stock capital authorized.....	\$ 1,000,000 00
Amount subscribed for.....	160,000 00
Amount paid thereon in cash.....	100,000 00

(For List of Shareholders, see Appendix.)

ASSETS.

Amount secured by way of loans on real estate, by bond or mortgage first liens.....	\$ 22,350 00
The same second liens.....	5,000 00
Amount of loans secured by mutual notes of the Industrial Mutual Fire Insurance Co.....	2,000 00
Bonds and debentures owned by the Company, viz.:	

	Par value.	Book value.	Market value.
*Province of Nova Scotia bonds, 1922, 3 p.c..	\$ 25,000 00	\$ 23,742 50	\$ 22,250 00
*Province of New Brunswick bonds, 1933, 3½ p.c.....	15,000 00	15,000 00	13,050 00
*City of Hull debs., 1940, 4 p.c.....	6,000 00	5,505 72	4,860 00
*City of Hull, P.Q. debs., 1941, 4 p.c.	4,000 00	3,670 48	3,240 00
*Town of Nicolet, P.Q., debs., 1915, 4½ p.c.....	7,000 00	7,000 00	6,930 00
Town of Nicolet, P.Q., debs., 1915, 4½ p.c.....	3,000 00	3,000 00	2,970 00
City of Ft. William debs., 1933, 5 p.c.....	5,000 00	5,000 00	4,800 00
City of St. Catharines debs., 1926, 4 p.c.....	5,000 00	4,600 00	4,500 00

Total par, book and market values..	\$ 70,000 00	\$ 67,518 70	\$ 62,600 00
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Carried out at book value.....	67,518 70
Cash in Molsons Bank, Toronto, \$43,489.39; Quebec, \$26 68.....	43,516 07
Cash at head office.....	831 85

Total ledger assets.....	\$ 141,216 62
Deduct market value of bonds under book value.....	4,918 70
	\$ 136,297 92

OTHER ASSETS.

Interest accrued.....	\$ 524 52
Agents' balances and premiums uncollected.....	49,910 13
Due for reinsurance.....	2,685 94
Bills receivable held by the Company.....	856 69
Furniture and fixtures, \$2,250; plans, \$4,610.....	6,860 00

* In deposit with Receiver General.

SESSIONAL PAPER No. 8

FACTORIES INSURANCE COMPANY—Continued.

OTHER ASSETS—Concluded.

Amount of premium notes on hand on which policies are issued.....	\$ 330,459 03
Deduct amount paid thereon.....	229,184 10
Balance.....	\$ 101,274 93
Less provision for collection, etc.....	5,434 25
Balance carried out.....	\$ 95,840 68
Total assets.....	\$ 292,949 08

LIABILITIES.

Net amount of losses adjusted and unpaid.....	\$ 2,250 00
Net amount of losses unadjusted.....	11,584 00
Total net amount of unsettled losses.....	\$ 13,834 00
Reserve of unearned premiums, \$169,621.79; carried out at 80 per cent.....	135,697 43
Due for reinsurance premiums.....	46,138 10
Taxes due and accrued.....	1,915 75
Total liabilities (except capital).....	\$ 197,585 28
Excess of assets over liabilities.....	\$ 95,363 80
Capital stock paid in cash.....	100,000 00

INCOME.

Gross cash received for premiums.....	\$ 481,879 29
Deduct reinsurance, \$220,039.73; and return premiums, \$151,372.54 ..	371,412 27
Total net cash received for premiums.....	\$ 110,467 02
Received for interest on investments.....	4,067 35
Total income.....	\$ 114,534 37

EXPENDITURE.

	In Canada.
Amount paid for losses occurring in previous years.....	\$ 93,401 02
Deduct savings, salvage and reinsurances.....	76,844 07
Net amount paid for said losses.....	\$ 16,556 95
Amount paid for losses occurring during the year.....	\$ 337,018 92
Deduct savings, salvage and reinsurances.....	305,774 37
Net amount paid for said losses.....	\$ 31,244 55
Total net amount paid for losses.....	\$ 47,801 50
Commission or brokerage.....	18,267 64
Salaries Home Office officials, \$15,048.48; do. agents, \$4,188.60; directors' fees, \$100; auditors' fees, \$400; travelling expenses, \$2,280.75.....	22,017 83
Taxes.....	4,764 07
All other expenditure, viz.: Legal expenses, \$2,173.14; postage, telegrams, telephones and express, \$1,210.21; rent, \$2,324.96; advertising, \$44.70; Fire departments, patrol and salvage corps assessments, etc., \$49.21; furniture and fixtures, \$2,250; maps and plans, \$4,610; printing and stationery, \$956.60; exchange, \$355.85; sundry office expenses, \$1,043.62.....	15,018 29
Total expenditure.....	\$ 107,869 33

SYNOPSIS OF LEDGER ACCOUNTS.

Amount of net ledger assets, Dec. 31, 1912.....	\$ 134,349 58
Amount of cash income as above.....	114,534 37
Amount of appreciation of ledger assets.....	202 00
Total.....	\$ 249,085 95
Amount of cash expenditure as above.....	107,869 33
Balance, net ledger assets Dec. 31, 1913.....	\$ 141,216 62

4 GEORGE V., A. 1914

FACTORIES INSURANCE COMPANY—*Concluded.*

STATEMENT OF REINSURANCE OF CANADIAN BUSINESS IN COMPANIES NOT LICENSED UNDER THE INSURANCE ACT.

Amount of reinsurance premiums written in unlicensed companies.....	\$ 216,535 45
Amount of commission thereon.....	32,149 75
Amount of losses recovered from said companies.....	377,856 54
Reserve of unearned premiums on all risks reinsured in unlicensed companies, \$82,274 69; carried out at 80 per cent.....	65,819 75
Amount of losses due and recoverable from such companies.....	2,652 84
Amount of reinsurance premiums payable to such companies.....	46,131 16

RISKS AND PREMIUMS.

Cash Business.

	Amount.	Premiums thereon.
Gross policies in force at December 31, 1912.....	\$ 32,032,980	\$ 424,383 92
Taken during the year, new and renewed.....	24,148,990	379,108 12
Total.....	\$ 56,181,970	\$ 803,492 04
Deduct terminated.....	38,517,017	523,668 83
Gross in force at end of year.....	\$ 17,664,953	\$ 279,823 21
Deduct reinsured.....	9,869,374	156,474 48
Net in force at December 31, 1913.....	\$ 7,795,579	\$ 123,348 73

Mutual Business.

Taken during the year (3 year notes).....	\$ 1,317,271	\$ 50,969 66
In force December 31, 1913 (5 year notes up to December, 1910, 3 year notes thereafter).....	5,856,027	275,800 73
Unassessed portion of premium notes.....	\$ 90,156 09	

FIDELITY-PHENIX FIRE INSURANCE COMPANY OF NEW YORK.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1913.

President—HENRY EVANS.	Secretary—J. A. SWINNERTON.
Principal Office—80 Maiden Lane, New York, N.Y.	
Chief Agent in Canada—	Head Office in Canada—Toronto.
A. M. M. KIRKPATRICK.	

(Formed by the amalgamation on Jan. 25, 1910, of the Fidelity Fire Insurance Company of New York and the Phenix Insurance Company of Brooklyn. The latter company had previously transacted business in Canada under license dated May 1, 1874. On April 11, 1910, a new license was issued to the Fidelity-Phenix.)

CAPITAL.

Amount authorized, subscribed for and paid up in cash.....\$ 2,500,000 00

ASSETS IN CANADA.

Bonds in deposit with the Receiver General, viz.:—

	Par value.	Market value.
District of Columbia bonds, 1924, 3-65 p.c.....	\$ 50,000 00	\$ 52,000 00
City of Toronto bonds, 1929, 3½ p.c.....	55,966 67	48,131 33
City of Toronto bonds, 1944, 3½ p.c.....	24,333 33	19,223 33
City of Toronto Gen. Cons. Loan, 1948, 4 p.c.....	299,306 00	260,391 00

Total par and market values.....\$ 429,606 00 \$ 379,745 66

Carried out at market value.....\$ 379,745 66
 Agents' balances and premiums uncollected (\$580.00 on business prior to Oct. 1, 1913)... 39,743 57
 Agents' ledger balances (Tornado)..... 425 00

Total assets in Canada.....\$ 419,914 23

LIABILITIES IN CANADA.

Net amount of losses, adjusted but unpaid.....\$ 39,006 60
 Net amount of losses, resisted in suit..... 10,300 00

Net amount of unsettled losses (fire), (\$10,414.25 of which accrued prior to 1913).....\$ 49,306 60
 Reserve of unearned premiums: fire, \$251,775.19, tornado, \$4,831.92; total \$256,607.11;
 carried out at 80 per cent..... 205,285 69
 Taxes due and accrued..... 2,800 09

Total liabilities in Canada.....\$ 257,392 38

INCOME IN CANADA.

Fire Risks.

Gross cash received for premiums.....\$ 450,644 90
 Deduct reinsurance, \$5,281.30; and return premiums, \$72,617.53..... 77,898 83
 Net cash received for said premiums.....\$ 372,746 07

Tornado Risks.

Gross cash received for premiums.....\$ 2,521 69
 Deduct return premiums..... 1,446 80
 Net cash received for said premiums.....\$ 1,074 89

4 GEORGE V., A. 1914

FIDELITY-PHENIX—Continued.

INCOME IN CANADA—Concluded.

Total net cash received for all premiums.....	\$ 373,820 96
Interest on bonds (paid direct to head office).....	9,981 58
Total income in Canada.....	<u>\$ 383,802 54</u>

EXPENDITURE IN CANADA.

Fire Losses.

Amount paid for losses occurring in previous years.....	\$ 29,974 77
Deduct reinsurances.....	1,010 84
Net amount paid for said losses.....	<u>\$ 28,963 93</u>
Amount paid for losses occurring during the year.....	\$ 244,336 77
Deduct savings, salvage and reinsurance.....	5,661 61
Net amount paid for said losses.....	<u>\$ 238,675 16</u>
Total net amount paid for fire losses.....	<u>\$ 267,639 09</u>
Net amount paid for tornado losses.....	<u>\$ 878 00</u>

Total net amount paid for losses.....	\$ 268,517 09
Commission or brokerage, fire, \$76,069.26; tornado, \$246 15.....	76,315 41
Taxes.....	3,618 56
Salaries, H. O. officials, \$304 80; travelling expenses, \$579.90.....	884 70
General expenses: Postage, \$530 19; telegrams, telephones and express, \$192 81; exchange, \$147.83; duty on supplies, \$119.35; boards' expenses, \$3,053.73; advertising, \$79.75; printing and stationery, \$97.67; sundries, \$1,588 59.....	5,810 12
Total expenditure in Canada.....	<u>\$ 355,145 88</u>

RISKS AND PREMIUMS IN CANADA.

Fire Risks.

	Amount	Premiums, thereon.
Gross policies in force at date of last statement.....	\$ 35,610,000	\$ 474,145 52
Taken during the year, new and renewed.....	36,065,570	449,441 67
Total.....	<u>\$ 71,675,570</u>	<u>\$ 923,587 19</u>
Deduct terminated.....	32,193,971	421,113 30
Gross in force at end of year.....	<u>\$ 39,481,599</u>	<u>\$ 502,473 89</u>
Deduct reinsured.....	549,306	5,725 18
Net in force at December 31, 1913.....	<u>\$ 38,932,293</u>	<u>\$ 496,748 71</u>

Tornado Risks.

Gross policies in force at date of last statement.....	\$ 1,709,300	\$ 8,789 35
Taken during the year, new and renewed.....	516,825	2,791 18
Total.....	<u>\$ 2,226,125</u>	<u>\$ 11,580 53</u>
Deduct terminated.....	257,000	2,057 35
Gross in force at end of year.....	<u>\$ 1,969,125</u>	<u>\$ 9,523 18</u>
Deduct reinsured.....	252,500	1,278 10
Net in force nt December 31, 1913.....	<u>\$ 1,716,625</u>	<u>\$ 8,245 08</u>

Total number of policies in force in Canada at date.....	(No return)
Total net amount in force.....	\$40,648,918 00
Total premiums thereon.....	<u>504,993 79</u>

SESSIONAL PAPER No. 8

FIDELITY-PHENIX—Continued.

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1913.

LEDGER ASSETS.

Book value of real estate.....	\$ 572,500 00
Mortgage loans on real estate, first liens.....	23,500 00
Book value of stocks and bonds.....	11,359,834 00
Cash on hand, in trust companies and in banks.....	1,698,237 94
Agents' balances and bills receivable.....	1,272,788 89
Other ledger assets.....	7,500 00
Total ledger assets.....	<u>\$14,934,360 83</u>

NON-LEDGER ASSETS.

Interest due and accrued.....	\$ 33,409 07
Rents due.....	330 40
Market value of bonds and stocks over book value.....	66,520 66
Dividend on stock sold.....	50 00
Gross assets.....	<u>\$15,034,670 96</u>
Deduct assets not admitted.....	76,573 25
Total admitted assets.....	<u>\$14,958,097 71</u>

LIABILITIES.

Net amount of unpaid losses and claims.....	\$ 440,432 60
Unearned premiums.....	7,160,947 43
Dividends declared and unpaid to stockholders.....	125,000 00
Reinsurance premiums.....	4,003 52
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued.....	25,000 00
Federal, State and other taxes due or accrued (estimated).....	142,000 00
Contingent commissions or other charges due or accrued.....	30,657 24
Unearned premium reserve.....	250,000 00
Reserve for contingencies.....	100,000 00
Total liabilities, except capital stock.....	<u>\$ 8,278,040 79</u>
Capital stock paid up in cash.....	2,500,000 00
Surplus beyond liabilities and capital stock.....	4,180,056 92
Total liabilities.....	<u>\$14 958,097 71</u>

INCOME.

Net cash received for premiums.....	\$ 6,289,889 55
Interest and dividends.....	535,055 40
Rents.....	33,384 22
Increase in liabilities on account of reinsurance treaties.....	3,978 97
Agents' balances previously charged off.....	364 24
Gross profit on sale or maturity of ledger assets.....	9,521 00
Gross increase by adjustment in book value of ledger assets.....	315,809 00
All other income.....	9,080 85
Total income.....	<u>\$ 7,197,083 23</u>

EXPENDITURE.

Net amount paid for losses.....	\$ 3,281,196 74
Expenses of adjustment and settlement of losses.....	103,820 64
Dividends to stockholders.....	250,000 00
Commission or brokerage.....	1,309,633 11
Allowances to local agencies for miscellaneous agency expenses.....	1,192 64
Salaries, \$157,850.34; and expenses, \$127,809.86; of special and general agents.....	285,660 20
Salaries, fees and all other charges of officers, directors, trustees and home office employees.....	411,255 94
Rents.....	64,460 71
Underwriters' boards and tariff associations.....	77,058 74
Fire department, fire patrol and salvage corps assessments, fees, taxes and expenses.....	30,407 94
Inspections and surveys.....	13,162 99
Taxes on real estate.....	3,395 46
State taxes on premiums, Insurance Department licenses and fees.....	157,331 20
All other licenses, fees and taxes.....	16,967 90
Agents' balances charged off.....	53 16

4 GEORGE V., A. 1914

FIDELITY-PHENIX—*Concluded.*EXPENDITURE—*Concluded.*

Gross loss on sale or maturity of ledger assets.....	\$ 21,568 00
Gross decrease by adjustment in book of ledger assets.....	1,174,232 50
All other disbursements.....	174,810 80
Total expenditure.....	<u>\$ 7,376,208 67</u>

RISKS AND PREMIUMS.

Fire risks—written or renewed during the year—amount.....	\$ 811,755,400 00
Premiums thereon.....	8,576,673 44
Terminated during the year.....	711,121,970 00
Premiums thereon.....	7,822,242 05
Net amount in force, December 31, 1913.....	1,262,501,219 00
Premiums thereon.....	<u>13,363,178 78</u>

SESSIONAL PAPER No. 8

FIREMAN'S FUND INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1913.

President—WILLIAM J. DUTTON.	|	Secretary—LOUIS WEINMANN.
Principal Office—San Francisco, Cal.	|	
Head Office in Canada—Toronto.	|	Chief Agent in Canada—
	|	JOHN H. HUNTER.

(Incorporated May 6, 1863. Dominion license issued November 13, 1912.)

CAPITAL.

Amount of joint stock capital authorized, subscribed for and paid up in cash\$ 1,500,000 00

ASSETS IN CANADA.

Stocks and bonds in deposit with the Receiver General, viz.:—

	Par value.	Market value.
Commonwealth of Mass., Metropolitan Water bonds, 1941, 3 p.c.....	\$ 50,000 00	\$ 41,000 00
State of California, San Francisco, Seawall bonds, 1924, 4 p.c.	45,000 00	44,100 00
Total par and market values.....	\$ 95,000 00	\$ 85,100 00
Carried out at market value.....		\$ 85,100 00
Interest accrued.....		1,650 00
Agents' balances and premiums uncollected (fire).....		7,218 04
Net amount of outstanding premiums (automobile, \$3,833 32; Inland Transportation, \$1,020).		4,913 32
Total assets in Canada.....		\$ 98,881 36

LIABILITIES IN CANADA.

Net amount of unadjusted losses (fire).....	\$ 8,642 99
Net amount of unadjusted losses (automobile).....	215 00
Total net amount of unsettled claims.....	\$ 8,857 99
Reserve of unearned premiums: fire, \$50,406.45; automobile, \$14,75 .51; inland transportation, \$3,350.62. Total \$68,514.58; carried out at 80 per cent.....	54,811 66
Taxes due and accrued: fire, \$925.40; other, \$200.....	1,125 40
Total liabilities in Canada.....	\$ 64,795 05

INCOME IN CANADA.

For Fire Risks.

Gross cash received for premiums.....	\$ 109,642 21
Deduct reinsurance, \$14,794.82; return premiums, \$12,482.32.....	27,277 14
Net cash received for said premiums.....	\$ 82,365 07

For Automobile Risks.

Gross cash received for premiums.....	\$ 44,168 53
Deduct return premiums.....	10,063 71
Net cash received for said premiums.....	\$ 34,104 82

4 GEORGE V., A. 1914

FIREMAN'S FUND—Continued.

INCOME IN CANADA—Concluded.

For Inland Transportation Risks.

Gross cash received for premiums	\$ 21,879 71
Deduct reinsurance, \$1,157.17 and return premiums, \$562.21	1,719 38
Net cash received for said premiums	<u>\$ 20,160 33</u>

Total net cash received for premiums

\$ 136,630 22

Total income in Canada

\$ 136,630 22

EXPENDITURE IN CANADA.

Fire Risks.

Amount paid for losses occurring in previous years	\$ 550 00
Amount paid for losses occurring during the year	\$ 13,364 61
Deduct reinsurances	2,035 69
Net amount paid for said losses	<u>\$ 11,328 92</u>
Total net amount paid for fire losses	<u>\$ 11,878 92</u>

Automobile Risks.

Net amount paid for losses occurring in previous years	\$ 1,021 05
Net amount paid for losses occurring during the year	11,440 10
Total net amount paid for automobile losses	<u>\$ 12,461 15</u>

Inland Transportation Risks.

Amount paid for losses occurring during the year	\$ 24,352 87
Deduct salvages and reinsurances	1,670 46
Net amount paid for inland transportation claims	<u>\$ 22,682 41</u>

Total net amount for all losses	\$ 47,022 48
Commission or brokerage: Fire, \$12,379.21; other, \$9,313.13	21,692 34
Salaries, fees and all other charges of officials, fire, \$2,632.70; other, \$250	2,882 70
Taxes: fire, \$2,188.09; other, \$700	2,888 09
Miscellaneous payments, viz. (fire): Maps and plans, \$482.65; postage, telegrams, telephones and express, \$388.28; board fees, \$511.69; advertising, \$260.25; legal expenses, \$135.15; printing and stationery, \$919.75; exchange, \$59.08; duties, \$11.15	2,768 00
Miscellaneous payments, (other): advertising, \$20; postage, telegrams, telephones and express, \$30; printing and stationery, \$71.22	121 22
Total expenditure in Canada	<u>\$ 77,374 83</u>

RISKS AND PREMIUMS IN CANADA.

Fire Risks.

	Amount.	Premiums thereon.
Gross policies in force at date of last statement	\$ 2,112,929	\$ 46,623 10
Taken during the year, new and renewed	9,715,062	93,315 27
Total	<u>\$ 11,827,991</u>	<u>\$ 139,938 37</u>
Deduct terminated	4,704,811	45,662 22
Gross in force at December 31, 1913	\$ 7,123,180	\$ 94,276 15
Deduct reinsured	820,500	11,497 69
Net in force at December 31, 1913	<u>\$ 6,302,680</u>	<u>\$ 82,778 46</u>

Automobile Risks.

Gross policies in force at date of last statement	\$ 1,031,165	\$ 29,672 95
Taken during the year, new and renewed	1,854,025	32,841 47
Total	<u>\$ 2,885,190</u>	<u>\$ 62,514 42</u>
Deduct terminated	1,780,440	30,194 39
Gross in force at December 31, 1913	\$ 1,104,750	\$ 32,320 03
Deduct reinsured	41,000	2,805 00
Net in force at December 31, 1913	<u>\$ 1,063,750</u>	<u>\$ 29,515 03</u>

SESSIONAL PAPER No. 8

FIREMAN'S FUND—Continued.

RISKS AND PREMIUMS IN CANADA—Concluded.

<i>Inland Transportation Risks.</i>	Amount.	Premiums thereon.
Taken during the year, new.....	\$ 5,064,835	\$ 22,337 50
Deduct terminated.....	4,651,552	18,092 89
Gross in force at December 31, 1913.....	\$ 413,283	\$ 4,244 61
Deduct reinsured.....	59,194	402 88
Net in force at December 31, 1913.....	\$ 354,089	\$ 3,841 73
Number of policies in force in Canada at date (no return).....		
Total net amount in force at December 31, 1913.....		\$ 7,720,519 00
Total net premiums thereon.....		116,135 22

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1913.

LEDGER ASSETS.

Book value of real estate.....	\$ 473,442 39
Mortgage loans on real estate, first liens.....	1,512,900 00
Loans on bonds, stocks, etc.....	397,450 00
Book value of bonds and stocks.....	5,546,799 67
Cash on hand, in trust companies and in banks.....	748,071 48
Agents' balances and bills receivable.....	1,378,569 00
Total ledger assets.....	\$10,057,232 54

NON-LEDGER ASSETS.

Interest due and accrued.....	\$ 92,977 16
Gross assets.....	\$10,150,209 70
Deduct assets not admitted.....	285,337 86
Total admitted assets.....	\$ 9,864,871 84

LIABILITIES.

Total amount of unpaid losses and claims.....	\$ 642,611 64
Total unearned premiums.....	5,118,514 90
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued.....	2,500 00
Federal, State and other taxes due or accrued (estimated).....	125,000 00
Contingent commissions or other charges due or accrued.....	165,000 00
Dividend earned but not declared.....	60,000 00
Total liabilities, excluding capital stock.....	\$ 6,113,626 54
Capital stock paid up in cash.....	1,500,000 00
Surplus over all liabilities and capital stock.....	2,251,245 30
Total liabilities.....	\$ 9,864,871 84

INCOME.

Net cash received for premiums.....	\$ 7,462,946 51
Interest and dividends.....	371,913 52
Rents.....	18,489 75
Agents' balances previously charged off.....	2,192 11
Gross profit on sale or maturity of stocks and bonds.....	7,270 00
Total income.....	\$ 7,862,811 89

DISBURSEMENTS.

Net amount paid for losses.....	\$ 3,931,563 27
Expenses of adjustment and settlement of losses.....	73,573 30
Interest or dividends to stockholders.....	240,000 00
Commissions or brokerage.....	1,595,588 43
Allowances to local agencies for miscellaneous agency expenses.....	33,677 49
Salaries, \$298,140.71; and expenses, \$132,359.49, of special and general agents.....	430,500 20
Salaries, fees and all other charges of officers, directors, trustees and home office employees.....	249,227 73
Rents.....	40,272 01

FIREMAN'S FUND—*Concluded.*DISBURSEMENTS—*Concluded.*

Underwriters' boards and tariff associations.....	\$ 66,677 37
Fire department, patrol and salvage corps assessments, fees, taxes and expenses.	12,472 82
Inspections and surveys.....	16,662 66
Taxes on real estate.....	6,267 83
State taxes on premiums, Insurance Department licenses and fees.....	151,530 37
All other licenses, fees and taxes.....	12,763 27
Agents' balances charged off.....	10,594 07
Gross loss on sale or maturity of bonds.....	8,948 50
All other disbursements.....	191,369 16
Total disbursements.....	<u>\$ 7,071,688 48</u>

RISKS AND PREMIUMS.

Amount of policies written or renewed during the year, fire.....	\$ 731,432,593 00
Premiums thereon.....	8,119,149 08
Amount of policies terminated during the year.....	537,531,600 00
Premiums thereon.....	6,916,478 82
Net amount in force at December 31, 1913.....	686,846,345 00
Premiums thereon.....	<u>8,505,328 44</u>

SESSIONAL PAPER No. 8

FIREMEN'S INSURANCE COMPANY OF NEWARK, N.J.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1913.

President—DANIEL H. DUNHAM.

Secretary—A. H. HASSINGER.

Principal Office—Newark, N.J.

Head Office in Canada—Winnipeg.

Chief Agent in Canada—

BENJAMIN B. SMITH.

(Incorporated December 3, 1855. Dominion license issued May 22, 1912).

CAPITAL.

Amount of joint stock capital, authorized, subscribed for and paid up in cash.....\$ 1,000,000 00

ASSETS IN CANADA.

Stocks and bonds on deposit with the Receiver General, viz.:—

	Par value.	Market value.
Canadian Northern Railway Winnipeg Terminal bonds, (guaranteed by Prov. of Manitoba) 1939, 4 p.c.....	\$ 10,000 00	\$ 8,900 00
City of Toronto bonds, 1948, 4 p.c., gen. cons. loan.....	67,646 66	58,852 60
Total par and market values.....	\$ 77,646 66	\$ 67,752 60
Carried out at market value.....		\$ 67,752 60
Interest accrued.....		1,552 92
Agents' balances and premiums uncollected (\$273.56 was on business prior to Oct. 1, 1913)...		13,554 22
Total assets in Canada.....		\$ 82,859 74

LIABILITIES IN CANADA.

Net amount of losses, adjusted and unpaid.....	\$ 3,242 09
Net amount of losses, unadjusted.....	779 20
Total net amount of unsettled claims for losses.....	\$ 4,021 29
Reserve of unearned premiums, \$72,744.52; carried out at 80 per cent.....	58,195 62
Taxes due and accrued.....	1,201 85
Reinsurance premiums due.....	602 88
Total liabilities in Canada.....	\$ 64,021 64

INCOME IN CANADA.

Gross cash received for premiums.....	\$ 111,935 98
Deduct reinsurance, \$4,554 49; return premiums, \$20,365.84.....	24,920 33
Net cash received for premiums.....	\$ 87,015 65
Total income in Canada.....	\$ 87,015 65

EXPENDITURE IN CANADA.

Net amount paid for losses occurring in previous years.....	\$ 413 88
Amount paid for losses occurring during the year.....	\$ 32,234 63
Deduct reinsurances.....	1,968 46
Net amount paid for said losses.....	\$ 30,266 17
Total net amount paid for losses.....	\$ 30,680 05

4 GEORGE V., A. 1914

FIREMEN'S OF NEWARK—Continued.

EXPENDITURE IN CANADA—Concluded.

Commission or brokerage.....	\$	18,958 21
Salaries, fees and all other charges of officials.....		2,421 85
Taxes.....		1,131 80
Miscellaneous payments, viz.: Advertising, \$98.15; maps and plans, \$848.70; postage, telegrams, telephones and express, \$627.03; printing and stationery, \$479.80; board fees, \$664.89; salaries and general expenses, \$3,497.60; loss adjustment expenses, \$490.68; duties, \$9.25.....		6,716 70
Total expenditure in Canada.....	\$	59,908 61

RISKS AND PREMIUMS IN CANADA.

	Amount.	Premiums thereon.
Gross policies in force at date of last statement.....	\$ 5,475,032	\$ 87,251 37
Taken during the year, new and renewed.....	8,087,939	116,490 95
Total.....	\$ 13,562,971	\$ 203,742 32
Deduct terminated.....	4,252,842	66,398 43
Gross in force at end of year.....	\$ 9,310,129	\$ 137,343 89
Deduct reinsured.....	311,864	4,443 05
Net in force at December 31, 1913.....	\$ 8,998,265	\$ 132,900 84

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1913.

INCOME.

Total premium income.....	\$ 2,650,968 05
Interest and dividends.....	255,840 42
Cash received for rents.....	97,307 77
Gross increase, by adjustment, in book value of bonds.....	2,801 98
Loan.....	140,000 00
Other income.....	715 63
Total income.....	\$ 3,147,633 85

DISBURSEMENTS.

Net amount paid for losses.....	\$ 1,436,134 92
Expenses of adjustment and settlement of losses.....	36,835 96
Commissions or brokerage.....	661 654 92
Allowances to local agencies for miscellaneous agency expenses.....	7,138 26
Salaries, \$44,550; and expenses, \$22,398.73, of special and general agents.....	66,948 73
Salaries, fees and all other charges of officers, directors, trustees and home office employees.....	121,708 70
Rents.....	20,583 44
Underwriters' boards and tariff associations.....	34,515 45
Fire department, fire patrol, and salvage corps assessments, fees, taxes and expenses.....	22,249 92
Inspections and surveys.....	2,878 51
Taxes on real estate.....	21,987 80
State taxes on premiums, Insurance Department licenses, and fees.....	69,885 08
All other licenses, fees and taxes.....	3,551 18
Paid stockholders for interest or dividends.....	240,000 00
Gross decrease, by adjustment, in book value of ledger assets.....	660 00
Agent's balances charged off.....	482 84
Loan repaid.....	140,000 00
All other expenditure.....	86,933 23
Total disbursements.....	\$ 2,974,148 94

LEDGER ASSETS.

Book value of real estate.....	\$ 1,073,668 28
Mortgage loans on real estate, first liens.....	2,577,900 00
Book value of bonds and stocks.....	1,859,296 66
Cash on hand, in trust companies and in banks.....	150,761 17
Agents' balances.....	433,114 20
Total ledger assets.....	\$ 6,094,740 31

SESSIONAL PAPER No. 8

FIREMEN'S OF NEWARK—*Concluded.*

NON-LEDGER ASSETS.

Interest due and accrued.....	\$ 51,845 74
Rents due.....	886 42
Market value of bonds and stocks over book value.....	694,951 53
Gross assets.....	\$ 6,842,424 00
Deduct assets not admitted.....	3,214 01
Total admitted assets.....	\$ 6,839,209 99

LIABILITIES.

Net amount of unpaid losses and claims.....	\$ 236,153 03
Total unearned premiums.....	2,845,185 81
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued.....	1,500 00
Federal, State and other taxes due or accrued (estimated).....	25,500 00
Contingent commissions or other charges due or accrued.....	8,500 00
Principal unpaid on scrip or certificate of profits.....	2,332 84
Total liabilities (not including capital stock).....	\$ 3,119,171 68
Capital stock paid up in cash.....	1,000,000 00
Surplus over all liabilities.....	2,720,038 31
Total liabilities.....	\$ 6,839,209 99

RISKS AND PREMIUMS.

Amount of risks written or renewed during the year.....	\$265,297,232 00
Premiums thereon.....	3,981,829 83
Amounts of risks terminated.....	224,054,419 00
Premiums thereon.....	3,674,529 51
Net amount in force at December 31, 1913.....	547,967,531 00
Premiums thereon.....	5,512,244 44

GENERAL ACCIDENT FIRE AND LIFE ASSURANCE CORPORATION, LIMITED.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1913.

Chairman—DONALD M. MACKAY. | Secretary—J. MAYHEW ALLEN.
Chief Agent in Canada—THOMAS H. HALL.
Principal Office—Perth, Scotland. | Head Office in Canada—Toronto.

(Incorporated, February 23, 1891. Dominion license issued, July 14, 1908.)

CAPITAL.

Amount of joint stock capital authorized.....	\$ 6,250,000 00
Amount subscribed for.....	5,564,275 00
Amount paid thereon in cash.....	<u>1,814,275 00</u>

ASSETS IN CANADA.

Debentures on deposit with Receiver General, viz.:—

	Par value.	Market value.
Town of Clinton, Waterworks debentures, 1937, 4½ p.c.....	\$ 5,000 00	\$ 4,400 00
City of Cranbrook, debentures, 1914 to 1929, 5 p.c.....	30,438 13	28,307 43
City of Wetaskiwin, debentures, 1914 to 1960, 5 p.c.....	9,850 00	8,371 94
City of Prince Albert, debentures, 1914 to 1937, 5 p.c.....	4,488 01	4,128 97
City of Saskatoon, S.D., debentures, 1914-1940, 5 p.c.....	25,500 00	23,715 03
City of Saskatoon, debentures, 1920, 5 p.c.....	30,000 00	29,400 00
City of Medicine Hat, debentures, 1916, 5 p.c.....	3,000 00	2,970 00
City of Medicine Hat, debentures, 1928, 5 p.c.....	2,000 00	1,900 00
City of Medicine Hat, debentures, 1931, 5 p.c.....	1,915 97	1,801 01
City of Portage la Prairie, S.D., debentures, 1914-1928, 5 p.c..	15,000 00	14,700 00
City of Edmonton, S.D., debentures, 1914-1920, 5 p.c.	21,000 00	20,580 00
City of Nanaimo, debentures, 1960, 5 p.c.....	16,000 00	13,920 00
City of Moosejaw, debentures, 1915, 4½ p.c.....	5,000 00	4,950 00
City of Moosejaw, debentures, 1920, 5 p.c.....	9,000 00	8,550 00
Canada Landed and National Investment Co., debentures, 1918, 4½ p.c.....	15,000 00	15,000 00
City of Strathcona Public School district debentures, 1914 to 1940, 5 p.c.....	15,300 02	14,688 17
Town of Rosthern, debentures, 1914 to 1930, 5 p.c.....	3,618 41	2,931 15
City of North Vancouver, debentures, 1958, 5 p.c.....	5,000 00	4,450 00
City of North Vancouver, debentures, 1960, 5 p.c.....	1,450 00	1,290 50
City of Prince Albert, S.D., debentures, 1914 to 1935, 4½ p.c.	15,234 55	13,558 75
Town of Swift Current, debentures, 1932, 5 p.c.....	8,000 00	7,120 00
Town of Waterloo, debentures, 1914 to 1916, 5 p.c.....	3,383 59	3,424 47
Town of Waterloo, debentures, 1914 to 1936, 5 p.c.....	4,044 61	3,995 23
Town of North Bay, debentures, 1914 to 1937, 5 p.c.....	8,356 18	8,527 24
Town of Newmarket, debentures, 1914 to 1918, 5 p.c.....	3,142 12	3,144 76
Total par and market values.....	<u>\$ 260,721 59</u>	<u>\$ 245,824 80</u>

Carried out at market value.....\$ 245,824 80

In the hands of the company, viz.:—

Colonial Investment and Loan Co., bonds, 1914, 4½ p.c.....	\$ 10,000 00	\$ 10,000 00
Grand Valley R. R., bonds, 1947, 5 p.c.....	17,000 00	.....
Total par and market values.....	<u>\$ 27,000 00</u>	<u>\$ 10,000 00</u>

SESSIONAL PAPER No. 8

GENERAL ACCIDENT FIRE AND LIFE—*Concluded.*ASSETS IN CANADA—*Concluded.*

Carried out at market value.....	\$	10,000 00
Cash at head office in Canada.....		50 00
Cash in Imperial Bank of Canada, \$31,977.49; Union Trust Co., Ltd., \$20,000; Royal Bank of Canada, \$5,000.....		56,977 49
Agents' balances and outstanding premiums, (\$620.94 on business prior to Oct. 1, 1913).....		30,400 62
Interest accrued.....		5,580 39
Office furniture and plans.....		6,330 28
Other assets.....		228 54
Total assets in Canada.....	\$	355,392 12

LIABILITIES IN CANADA.

Total net amount of unsettled claims for losses.....	\$	10,427 27
Reserve of unearned premiums, \$191,610.80; carried out at 80 p.c.....		153,288 64
Due for reinsurance.....		1,403 53
Salaries, rent, etc., due and accrued.....		2,169 62
Taxes due and accrued.....		2,500 00
Total liabilities in Canada.....	\$	169,789 06

INCOME IN CANADA.

Gross cash received for premiums.....	\$	330,678 88
Deduct reinsurance, \$7,034.40; and return premiums, \$44,801.56.....		51,835 96
Total net cash received for premiums.....	\$	278,842 92
Received for interest on investments.....		13,847 52
Transfer fees.....		16 75
Total income in Canada.....	\$	292,707 19

EXPENDITURE IN CANADA.

Amount paid for losses occurring in previous years.....	\$	6,309 07
Deduct savings and salvage and reinsurance.....		129 05
Net amount paid for said losses.....	\$	6,180 02
Amount paid for losses occurring during the year.....	\$	158,080 71
Deduct savings and salvage and reinsurance.....		81 90
Net amount paid for said losses.....	\$	157,998 81
Total net amount paid for fire losses.....	\$	164,178 83
Paid or allowed for commission or brokerage.....		54,842 05
Paid for : Salaries head office officials, \$18,516.19; directors' fees, \$900; auditors' fees, \$375; travelling expenses, \$3,233.46.....		23,024 65
Taxes.....		4,365 51
All other expenditure, viz.: General charges, \$1,651.99; legal expenses, \$234.15; advertising, \$284.58; printing and stationery, \$3,282.01; postage, telegrams, telephones and express, \$1,350.61; rent, \$2,231.70; board of fire underwriters' fees, \$3,226.43; entertainment, \$102.75; furniture and fixtures, \$668.45; maps and plans, \$1,237.40; life assurance scheme, \$10.08; total, \$14,230.15 less bad debts recovered \$275.62.....		14,004 53
Total expenditure in Canada.....	\$	260,415 57

RISKS AND PREMIUMS IN CANADA.

	No.	Amount.	Premiums thereon.
Gross policies in force at date of last statement.....	13,722	\$ 25,594,994	\$ 344,587 91
Taken during the year, new and renewed.....	9,434	26,793,181	331,583 53
Total.....	23,156	\$ 52,388,175	\$ 676,171 44
Deduct terminated.....	7,710	23,053,666	297,945 93
Gross in force at end of year.....	15,446	\$ 29,334,509	\$ 378,225 51
Deduct reinsured.....	118	318,638	6,642 15
Net in force at December 31, 1913.....	15,328	\$ 29,015,871	\$ 371,583 36

(For General Business Statement, see Appendix.)

COMPAGNIE D'ASSURANCES GÉNÉRALES CONTRE L'INCENDIE.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1913.

President—BARON DE NEUFLIZE.	|	Manager—M. PAUL LEVASSEUR
Principal Office—Paris, France.		
Head Office in Canada—Montreal.	|	Chief Agent—JOS. A. LAURIN.

(Incorporated 1819. Dominion license issued July 20, 1912.)

CAPITAL.

Amount subscribed for and paid up in cash.....	\$	400,000 00
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ASSETS IN CANADA.

Bonds and debentures on deposit with Receiver General, viz:—

	Par value.	Market value.
556,667 Francs (French Rentes), 3 p.c.....	\$ 107,436 67	\$ 90,246 80
Carried out at market value.....		\$ 90,246 80
Agents' balances and premiums uncollected (\$28,363 79 on business issued prior to Oct. 1, 1913).....		28,363 79
Total assets in Canada.....		\$ 118,610 59

LIABILITIES IN CANADA.

Net amount of unsettled, unadjusted claims for losses.....	\$	11,784 22
Reserve of unearned premiums, \$65,990 55; carried out at 80 p.c.....		52,792 44
Taxes due and accrued.....		1,100 00
Reinsurance premiums due.....		1,482 44
Commissions payable.....		1,038 91
Total liabilities in Canada.....	\$	68,198 01

INCOME IN CANADA.

Gross cash received for premiums.....	\$	138,736 29
Deduct reinsurance, \$3,967 88; return premiums, \$30,488 83.....		34,456 71
Net cash received for premiums.....	\$	104,279 58
Total income in Canada.....	\$	104,279 58

EXPENDITURE IN CANADA.

Amount paid for losses occurring in previous years.....	\$	1,075 42
Deduct savings and salvage.....		6 00
Net amount paid for said losses.....	\$	1,069 42
Net amount paid for losses occurring during the year.....		47,109 84
Total net amount paid for fire losses.....	\$	48,179 26
Commission or brokerage.....		31,677 15
Taxes.....		1,716 17
Miscellaneous payments, fire departments, patrol and salvage corps assessments, \$21 25; board fees, \$337 97.....		359 22
Total expenditure in Canada.....	\$	81,931 80

SESSIONAL PAPER No. 8

COMPAGNIE D'ASSURANCES GÉNÉRALES CONTRE L'INCENDIE—*Concluded.*

RISKS AND PREMIUMS IN CANADA.

	Amount	Premiums thereon.
Gross policies in force at Dec. 31, 1912.....	\$ 3,191,890	\$ 41,421 19
Taken during the year, new and renewed.....	11,163,525	147,551 37
Total.....	\$ 14,270,405	\$ 188,972 56
Deduct terminated.....	4,934,662	68,512 01
Gross in force at end of year.....	\$ 9,335,713	\$ 120,460 55
Deduct reinsured.....	323,817	2,830 54
Net in force at December 31, 1913.....	\$ 9,011,896	\$ 117,630 01

(For General Business Statement, see Appendix.)

4 GEORGE V., A. 1914

*GERMAN AMERICAN INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1913.

President—WILLIAM N. KREMER. | Secretary—EDWIN M. CRAGIN.
 Chief Agents in Canada—ESINHART AND EVANS.
 Principal Office—1 Liberty St., New York. | Head Office in Canada—Montreal.

(Incorporated March 6, 1872. Commenced business in Canada December 7, 1904.)

CAPITAL.

Amount of capital authorized, subscribed for and paid up in cash.....\$ 2,000,000 00

ASSETS IN CANADA.

Bonds and debentures in deposit with Receiver General, viz.:

	Par value.	Market value.
City of Toronto General Consolidated Loan Debentures, 1944, 3½ p.c.....	\$ 51,100 00	\$ 40,369 00
City of Toronto Gen. Cons. Loan Debentures, 1948, 4 p.c....	160,600 00	139,722 00
City of Toronto Local Improvement debentures, 1920, 4 p.c.	25,306 67	24,294 39
Town of Lachine Gold bonds, 1941, 4 p.c.....	25,000 00	20,250 00
Town of Lachine Gold bonds, 1944, 4½ p.c.....	5,000 00	4,400 00
Montreal Harbour debentures, 1924, 4 p.c.....	25,000 00	23,500 00
Province of Manitoba debentures, 1935, 4 p.c.....	50,000 00	46,500 00

Total par and market values.....\$ 342,006 67 \$ 299,035 39

Carried out at market value.....\$ 299,035 39
 Cash in Dominion Bank, Toronto, \$8,125 38; Imperial Bank, Ottawa, \$5,168 98..... 13,294 36
 Agents' balances (\$1,677.03 was on business prior to Oct. 1, 1913)..... 97,990 43
 Interest accrued..... 6,335 64

Total assets in Canada.....\$ 416,655 82

LIABILITIES IN CANADA.

Total net amount of unsettled claims for losses.....\$ 19,704 00
 Reserve of unearned premiums, \$341,968 88; carried out at 80 per cent..... 273,591 10
 Due and accrued for salaries, rent, advertising, agency, etc., expenses..... 219 96
 Provincial municipal or other taxes due and accrued..... 1,500 00

Total liabilities in Canada.....\$ 295,015 06

INCOME IN CANADA.

Gross cash received for premiums.....\$ 517,879 46
 Deduct reinsurance, \$17,264.34; and return premiums, \$80,579.19..... 97,843 53

Net cash received for premiums.....\$ 420,035 93
 Received for interest on investments..... 12,429 45

Total income in Canada.....\$ 432,465 38

*On March 29, 1911, the Rochester German Insurance Company of Rochester, New York, was amalgamated with this company to form a new company under the name of the German American Insurance Company.

SESSIONAL PAPER No. 8

GERMAN AMERICAN—Continued.

EXPENDITURE IN CANADA.

Amount paid for losses occurring in previous years.....	\$ 8,914 52	
Amount paid for losses occurring during the year.....	\$ 248,986 00	
Deduct savings, salvage and reinsurance.....	3,823 87	
Net amount paid for said losses.....	\$ 245,162 13	
Total net amount paid for losses.....	\$	254,076 65
Commission or brokerage.....		96,712 10
Salaries, \$6,200; travelling expenses, \$3,548 42.....		9,748 42
Paid for taxes.....		5,770 27
Miscellaneous payments, viz.: Advertising, \$62; local boards and tariff associations, \$5,267 37; stationery and printing, \$354 44; postage, express, etc., \$1,830 32; duty and other miscellaneous expenses, \$163.09; rent, \$500; fire department, etc., \$14 20; maps and plans, \$2,814 37.....		11,005 79
Total expenditure in Canada.....	\$	377,313 23

RISKS AND PREMIUMS IN CANADA.

	Amount.	Premiums thereon.
Gross policies in force at date of last statement.....	\$ 43,265,562	\$ 540,509 65
Policies taken during the year, new and renewed.....	65,806,737	624,109 11
Total.....	\$109,072,299	\$1,165,018 76
Deduct terminated.....	37,871,576	477,063 66
Gross in force at end of year.....	\$ 71,200,723	\$ 687,955 10
Deduct reinsured.....	12,665,123	65,160 57
Net in force at December 31, 1913.....	\$ 58,535,600	\$ 622,794 53

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1913.

INCOME.

Net cash received for premiums.....	\$ 9,069,134 45
Interest and dividends.....	831,274 78
Rents.....	219,278 71
Agents' balances.....	2,271 54
Profit on sale or maturity of bonds and stocks.....	7,672 97
Other income.....	3,141 15
Total income.....	\$10,132,773 60

DISBURSEMENTS.

Net amount paid for losses.....	\$ 4,812,718 81
Expenses of adjustment and settlement of losses.....	118,839 81
Paid stockholders for interest or dividends.....	600,000 00
Commissions or brokerage.....	1,672,042 37
Allowances to local agencies for miscellaneous agency expenses.....	3,500 36
Salaries, \$406,501.84; and expenses, \$146,501 28; of special and general agents.....	553,003 12
Salaries, fees and all other charges of officers, directors, trustees and home office employees.....	352,221 63
Rents.....	77,152 72
Underwriters' boards and tariff associations.....	111,404 13
Inspections and surveys.....	72,843 16
Fire department, fire patrol, salvage corps assessments, fees, taxes and expenses.....	54,245 51
Taxes on real estate.....	36,504 34
State taxes on premiums, Insurance Department licenses and fees.....	178,421 19
All other licenses, fees and taxes.....	31,910 34
Gross loss on sale or maturity of bonds and stocks.....	21,700 94
Agents' balances charged off.....	2,243 40
All other disbursements.....	316,257 30
Total disbursements.....	\$ 9,015,009 13

GERMAN AMERICAN—*Concluded.*

LEDGER ASSETS.

Book value of real estate.....	\$ 2,678,347 74
Mortgage loans on real estate, first liens.....	83,600 00
Book value of bonds and stocks owned.....	17,679,783 81
Cash on hand, in trust companies and in banks.....	793,936 24
Agents' balances.....	1,650,589 50
Other assets.....	111,911 07
Total ledger assets.....	<u>\$22,998,168 36</u>

NON-LEDGER ASSETS.

Interest due and accrued.....	\$ 145,123 53
Rents due.....	3,865 92
Gross assets.....	<u>\$23,147,157 81</u>
Deduct assets not admitted.....	1,422,239 65
Total admitted assets.....	<u>\$21,724,918 16</u>

LIABILITIES.

Net amount of unpaid losses and claims.....	\$ 889,557 50
Unearned premiums.....	9,420,868 36
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued.....	24,714 85
Federal, State, county and other taxes due or accrued (estimated).....	140,000 00
Premiums due or to become due.....	3,141 15
Rents paid in advance.....	780 75
Total amount of all liabilities (except capital stock).....	<u>\$10,479,062 61</u>
Capital actually paid up in cash.....	2,000,000 00
Surplus.....	9,245,855 55
Total liabilities.....	<u>\$21,724,918 16</u>

RISKS AND PREMIUMS.

FIRE RISKS.

Written or renewed during the year.....	\$ 1,631,474,905 00
Premiums thereon.....	15,241,675 12
Terminated during the year.....	1,441,335,816 00
Premiums thereon.....	14,558,062 00
Net in force at December 31, 1913.....	1,839,175,780 00
Premiums thereon.....	<u>18,282,124 87</u>

SESSIONAL PAPER No. 8

GERMANIA FIRE INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1913.

President—GEO. B. EDWARDS.

Secretary—GUSTAVE KEHR.

Principal Office—New York, N.Y.

Head Office in Canada—TORONTO.

Chief Agent in Canada—

PERCY ROBERTSON.

(Incorporated February, 1859. Dominion license issued January 11, 1912.)

CAPITAL.

Amount of joint stock capital authorized, subscribed for and paid up in cash.....\$ 1,000,000 00

ASSETS IN CANADA.

Bonds and debentures on deposit with Receiver General—

	Par value.	Market value.
Province of Ontario debts., 1941, 4 p.c.....	\$ 50,000 00	\$ 47,500 00
Carried out at market value.....		\$ 47,500 00
Interest accrued.....		333 33
Agents' balances and premiums uncollected (\$0.61 on business prior to Oct. 1, 1913).....		12,757 61
Total assets in Canada.....		\$ 60,590 94

LIABILITIES IN CANADA.

Net amount of losses, adjusted but unpaid.....	\$ 3,892 35
Net amount of losses, unadjusted.....	2,355 00
Total net amount of unsettled losses.....	\$ 6,247 35
Reserve of unearned premiums, \$41,003.24; carried out at 80 per cent.....	32,802 59
Taxes due and accrued.....	674 84
Reinsurance premiums due.....	2,133 55
Total liabilities in Canada.....	\$ 41,858 33

INCOME IN CANADA.

Gross cash received for premiums.....	\$ 67,870 72
Deduct reinsurance, \$683.03; return premiums, \$15,805.04.....	16,488 07
Total net cash received for premiums.....	\$ 51,382 65
Total income in Canada.....	\$ 51,382 65

- EXPENDITURE IN CANADA.

Amount paid for losses occurring in previous years.....	\$ 2,771 90
Deduct savings and salvage.....	41 75
Net amount paid for said losses.....	\$ 2,730 15
Net amount paid for losses occurring during the year.....	\$ 53,341 85
Total net amount paid for losses.....	\$ 56,072 00
Commission or brokerage.....	14,477 69
Salaries, fees and all other charges of officials in Canada.....	608 61

4 GEORGE V., A. 1914

GERMANIA—*Concluded.*EXPENDITURE IN CANADA—*Concluded.*

Taxes.....	\$	1,078 30
Miscellaneous payments, viz.: Inspections and surveys, \$536.11; maps and plans, \$303 94; postage, telegrams, telephones and express, \$490 87; printing and stationery, \$57 30; exchange, \$103.18; bond premium, \$7.44; underwriters' boards, tariff associations, etc., \$6.10.....		1,504 94
Total expenditure in Canada.....	\$	73,741 54

RISKS AND PREMIUMS IN CANADA.

	Amount.	Premiums thereon.
Gross policies in force at date of last statement.....	\$ 3,038,692	\$ 47,570 68
Taken during the year, new and renewed.....	4,748 700	78,840 50
Total.....	\$ 7,787,392	\$ 126,411 18
Deduct terminated.....	2,840,898	49,752 01
Gross and net in force at December 31, 1913.....	\$ 4,946,494	\$ 76,659 17

(For General Business Statement, see Appendix.)

SESSIONAL PAPER No. 8

GLENS FALLS INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1913.

President—J. L. CUNNINGHAM. | Secretary—E. W. WEST.
 Chief Agent in Canada—W. H. GEORGE.
 Head Office—Glens Falls, N.Y. | Head Office in Canada—Toronto.

(Organized 1850. Dominion license issued November 28, 1913.)

CAPITAL.

Amount of joint stock capital authorized, subscribed for and paid up in cash.....\$ 500,000 00

ASSETS IN CANADA.

Bonds and debentures on deposit with Receiver General:—

	Par value.	Market value.
City of Victoria debentures, 1923, 4½ p.c.....	\$ 20,000 00	\$ 19,200 00
City of St. Catharines debentures, 1904, 4½ p.c.....	20,000 00	18,600 00
City of Fort William debentures, 1904, 5 p.c.....	10,000 00	9,600 00
City of Regina School District debentures, 1933, 5 p.c.....	20,000 00	19,200 00
Total.....	\$ 70,000 00	\$ 66,600 00
Carried out at market value.....		\$ 66,600 00
Cash in Bank of Montreal, Montreal.....		10,000 00
Interest accrued.....		1,137 52
Agents' balances and premiums uncollected.....		1,716 24
Total assets in Canada.....		\$ 79,453 76

LIABILITIES IN CANADA.

Reserve of unearned premiums, \$1,416.47. Carried out at 80 p.c.....	\$ 1,133 18
Total liabilities in Canada.....	\$ 1,133 18

INCOME IN CANADA.

Net cash received during the year for fire premiums.....	\$ 728 50
Total income in Canada.....	\$ 728 50

EXPENDITURE IN CANADA.

Amount paid for commission or brokerage.....	\$ 508 49
Salaries of Head officials, \$479.16; travelling expenses of agents, \$46.98.....	526 14
Taxes.....	350 00
All other expenditure, viz.: Furniture and fixtures, \$144.75; postage, telegrams, telephones and express, \$28.66; printing and stationery, \$613.31; rents, \$55.66; duties, \$135.35..	977 73
Total expenditure in Canada.....	\$ 2,362 36

RISKS AND PREMIUMS IN CANADA.

Fire Risks.

	Amount.	Premiums thereon.
Policies taken during the year, new and renewed.....	\$ 307,430	\$ 2,444 74
Net in force at December 31, 1913.....	307,430	2,444 74

(For General Business Statement, see Appendix.)

GUARDIAN ASSURANCE COMPANY, LIMITED.

STATEMENT FOR THE YEAR ENDING DECEMBER, 31, 1913.

Chairman—HON. EVELYN HUBBARD.
 Manager Fire Dept.—A. J. RELTON.
 Head Office in Canada—Montreal.

Chief Agent in Canada—
 HUGH M. LAMBERT.
 Principal Office—London, England.

(Established, December 17, 1921. Commenced business in Canada, May 1, 1869.)

CAPITAL.

Amount of joint stock capital authorized and subscribed for..... £ 2,000,000 stg.—\$ 9,733,333 33
 Amount paid thereon in cash..... 1,000,000 " — 4,866,666 67

ASSETS IN CANADA.

Value of real estate (unencumbered) Metropolitan Bank building, 181 St. James St., Montreal, \$62,500 and Guardian building, 160 St. James St., Montreal, \$325,000.....\$ 387,500 00
 Stocks, bonds or debentures owned by the company, viz.:—

On deposit with Receiver General.

Par value. Market value.

Province of Quebec inscribed stock, 1937, 3 p.c.....	\$ 48,666 67	\$ 38,446 66
Cote St. Antoine (Westmount) bonds, 1934, 4 p.c.....	35,000 00	30,800 00
Canadian Northern Ry. bonds, 1930, 4 p.c.....	48,666 67	43,800 00
Province of Manitoba bonds, 1928, 4 p.c.....	23,000 00	21,620 00
Province of Manitoba bonds, 1930, 4 p.c.....	8,000 00	7,520 00
Province of Manitoba bonds, 1933, 4 p.c.....	17,000 00	15,980 00
Province of Manitoba bonds, 1935, 4 p.c.....	50,000 00	46,500 00
City of Brantford bonds, 1916, 4 p.c.....	10,000 00	9,800 00
City of St. Henri bonds, 1950, 4 p.c.....	15,000 00	13,200 00
Province of British Columbia bonds, 1937, 3½ p.c.....	50,000 00	42,000 00
City of Toronto debentures, 1944, 3½ p.c.....	58,400 00	46,136 00
City of St. Henri debentures, 1920, 4½ p.c.....	6,000 00	5,940 00
Town of St. Louis du Mile End bonds, 1935, 4 p.c.....	10,000 00	9,100 00
Town of St. Louis du Mile End bonds, 1937, 4 p.c.....	10,000 00	9,000 00
Town of Maisonneuve debentures, 1946, 5 p.c.....	7,000 00	6,860 00
City of Winnipeg park debentures, 1923, 5 p.c.....	14,000 00	14,000 00
City of Winnipeg school debentures, 1943, 4 p.c.....	25,000 00	21,250 00
City of Vancouver debentures, 1939, 3½ p.c.....	17,000 00	13,430 00
City of Vancouver L. I. debts., 1944, 3½ p.c.....	8,000 00	6,160 00
City of Hochelaga R.C.S. bonds, 1938, 4½ p.c.....	30,000 00	27,300 00
Municipality of St. Gregoire le Thaumaturge School debentures, 1947, 4½ p.c.....	25,000 00	20,000 00
City of Montreal R.C.S. bonds, 1926, 4 p.c.....	15,000 00	13,650 00
City of Montreal Technical S. bonds (gtded by Prov. of Quebec) 1949, 4 p.c.....	49,000 00	44,100 00
Town of Lachine debentures, 1944, 4½ p.c.....	10,000 00	8,800 00
Province of New Brunswick debentures, 1938, 3 p.c.....	58,400 00	45,552 00
City of London debts., 1939, 4 p.c.....	25,000 00	21,750 00
Town of Maisonneuve Prot. school debts, 1937, 5 p.c.....	10,000 00	9,700 00

Total on deposit with Receiver General.....\$ 683,133 34 \$ 592,394 66

In control of Company at Montreal.

City of Montreal 7 p.c. permanent stock.....	\$ 3,000 00	\$ 4,470 00
City of Ottawa R.C. school debentures, 1939, 4½ p.c.....	55,000 00	51,150 00
City of Sherbrooke R.C. school debts., 1942, 5 p.c.....	25,000 00	24,500 00

Total.....\$ 83,000 00 \$ 80,120 00

Total par and market values.....\$ 766,133 34 \$ 672,514 66

SESSIONAL PAPER No. 8

GUARDIAN—Continued.

ASSETS—Concluded.

Carried out at market value.....	\$	672,514 66
Cash on hand at head office in Canada.....		28 73
Cash in banks in Canada, viz.:—		
Molson Bank, Montreal.....	\$	55,490 42
Dominion Bank, Montreal.....		75,205 42
Total cash in banks.....		130,695 84
Due for reinsurance losses.....		126 00
Agents' balances and premiums uncollected (\$99.09 on business prior to October 1, 1913)...		82,343 55
Interest accrued.....		10,877 70
Total assets in Canada.....	\$	1,284,086 48

LIABILITIES IN CANADA.

Net amount of losses, unadjusted.....	\$	30,721 64
Net amount of losses resisted, in suit (accrued in 1912).....		4,725 00
Net amount of losses resisted, not in suit.....		1,520 00
Total net amount of unsettled claims for losses.....	\$	36,966 64
Reserve of unearned premiums, \$627,073.70; carried out at 80 per cent.....		501,658 96
Taxes due and accrued.....		10,215 69
Total liabilities in Canada.....	\$	648,841 29

INCOME IN CANADA.

Gross cash received for premiums.....	\$1,625,178 48
Deduct reinsurance, \$18,626.24; and return premiums, \$139,230.35.....	157,856 59
Net cash received for premiums.....	\$ 867,321 89
Received for interest on investments.....	34,875 50
Received for rents.....	21,559 50
Total income in Canada.....	\$ 923,756 89

EXPENDITURE IN CANADA.

Amount paid for losses occurring in previous years.....	\$ 20,486 74
Deduct savings, salvage and reinsurance.....	1,075 40
Net amount paid for said losses.....	\$ 19,411 34
Amount paid for losses occurring during the year.....	\$ 544,184 55
Deduct amount received for savings, salvages and reinsurances.....	5,535 99
Net amount paid for said losses.....	\$ 538,648 56
Total net amount paid for losses.....	\$ 558,050 90
Commission and brokerage.....	164,003 40
Salaries, \$39,535.85; trustees' fees, \$1,600; auditors, \$780; travelling expenses, \$3,975.35.	45,891 20
Taxes.....	11,729 67
Miscellaneous payments, viz.: Dominion Government assessment, \$490.29; tariff association charges, \$7,980.68; advertising, \$2,581.50; postage, telegrams, telephones and express, \$3,955.64; printing and stationery, \$6,035.03; maps and plans, \$4,575.63; rents, etc., \$3,318.34; sundries, \$6,696.56; legal expenses, \$22.70; office furniture, \$554.59; fire dept. patrol, etc., \$327.05.....	36,538 01
Total expenditure in Canada.....	\$ 816,222 18

GUARDIAN—*Concluded.*

RISKS AND PREMIUMS IN CANADA.

	Amount	Premiums thereon.
Gross policies in force at date of last statement.....	\$ 88,589,664	\$1,172,003 78
Taken during the year, new and renewed.....	75,880,062	1,031,032 00
Total.....	<u>\$164,469,726</u>	<u>\$2,203,035 78</u>
Deduct terminated.....	66,727,690	960,496 55
Gross in force at end of year.....	\$ 97,742,036	\$1,242,539 23
Deduct reinsured.....	2,793,994	31,169 75
Net in force at December 31, 1913.....	<u>\$ 94,948,042</u>	<u>\$1,211,369 48</u>

(For General Business Statement, See Addenda.)

SESSIONAL PAPER No. 8

HARTFORD FIRE INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1913.

President—R. M. BISSELL. | Secretary—FREDERICK SAMSON.
 Chief Agent in Canada—P. A. McCALLUM. | Head Office in Canada—Toronto.

(Incorporated May, 1910. Commenced business in Canada, November, 1836.)

CAPITAL.

Amount of capital authorized.....	\$ 3,000,000 00
Subscribed for and paid up in cash.....	2,000,000 00

ASSETS IN CANADA.

Stocks and bonds on deposit with Receiver General:—

	Par value.	Market value.
City of Winnipeg Water Works bonds, 1941, 3½ p.c.....	\$ 50,000 00	\$ 39,000 00
City of Winnipeg School debentures, 1941, 4 p.c.....	50,000 00	43,000 00
Montreal Corporation stock, 1926, 4 p.c.....	62,500 00	58,125 00
Bank of Montreal Stock, 100 shares.....	20,000 00	46,200 00
City of Toronto bonds, 1929, 3½ p.c.....	68,133 33	58,594 67
City of Toronto debts., 1930, 3½ p.c.....	39,906 67	33,920 67
City of Toronto debts., 1944, 3½ p.c.....	126,533 34	99,961 33
City of Toronto debts., 1945, 3½ p.c.....	73,000 00	57,670 00
Canadian Northern Railway (Winnipeg Term. bonds) guaranteed by Prov. of Manitoba, 1939, 4 p.c.....	150,000 00	133,500 00
City of London Gen. Cons. debts., 1924, 3½ p.c.....	59,000 00	51,920 00
City of Hamilton debts., 1927, 4 p.c.....	50,000 00	46,000 00

Total par and market values.....	\$ 749,073 34	\$ 667,891 67
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Carried out at market value.....	\$ 667,891 67
Cash in Imperial Bank of Canada.....	58,143 17
Interest accrued: fire, \$10,357.51; other, \$620.....	10,977 51
Agents' balances and uncollected premiums: fire.....	275,470 31
Agents' balances (other).....	2,487 71

Total assets in Canada.....	\$ 1,014,970 37
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LIABILITIES IN CANADA.

Net amount of fire losses, adjusted and unpaid.....	\$ 7,677 92
“ “ “ unadjusted.....	63,521 39
Total net amount of unsettled claims for fire losses.....	\$ 71,199 31
Total net amount of unsettled claims for automobile losses.....	1,620 00
Reserve of unearned premiums: fire, \$769,438.53; automobile, \$12,401.03; tornado, \$7,266.27; sprinkler leakage, \$17,729.78. Total, \$806,835.61; carried out at 80 per cent.....	645,468 48
Taxes due and accrued.....	10,250 84
Reinsurance premiums.....	6,462 10
Total liabilities in Canada.....	\$ 735,000 73

INCOME IN CANADA.

Fire Risks.

Gross cash received for premiums.....	\$ 1,017,492 94
Deduct return premiums.....	145,551 32
Net cash received for said premiums.....	\$ 871,941 62

HARTFORD FIRE INSURANCE COMPANY—Continued.

INCOME IN CANADA—Concluded.

<i>Automobile Risks.</i>	
Gross cash received for premiums.....	\$ 33,469 40
Deduct return premiums.....	6,244 20
Net cash received for said premiums.....	\$ 27,225 20
<i>Inland Transportation Risks.</i>	
Gross cash received for premiums.....	\$ 2,690 83
Deduct return premiums.....	153 39
Net cash received for said premiums.....	\$ 2,537 44
<i>Sprinkler Leakage Risks.</i>	
Gross cash received for premiums.....	\$ 20,816 02
Deduct return premiums.....	2,426 66
Net cash received for said premiums.....	\$ 18,389 36
<i>Tornado Risks.</i>	
Gross cash received for premiums.....	\$ 8,195 60
Deduct return premiums.....	1,206 16
Net cash received for said premiums.....	\$ 6,989 44
Total net cash received for all premiums.....	\$ 927,093 06
Total net cash received for interest on investments, fire, \$25,047.52; other, \$1,240.....	26,287 52
Total income in Canada.....	\$ 953,370 58

EXPENDITURE IN CANADA.

<i>Fire Risks.</i>	
Amount paid for losses occurring in previous years.....	\$ 29,941 63
Amount paid for losses occurring during the year.....	381,689 65
Total amount paid for fire claims.....	\$ 411,631 28
<i>Automobile Risks.</i>	
Amount paid for claims occurring in previous years.....	\$ 1,172 63
Amount paid for claims occurring during the year.....	\$ 6,353 19
Deduct salvages and reinsurances.....	3,551 34
Net amount paid for said claims.....	\$ 2,801 85
Total amount paid for automobile claims.....	\$ 3,974 48
<i>Inland Transportation Risks.</i>	
Amount paid for claims occurring during the year.....	\$ 90 00
Deduct salvages and reinsurances.....	50 00
Net amount paid for inland transportation claims.....	\$ 40 00
<i>Sprinkler Leakage Risks.</i>	
Amount paid for sprinkler leakage claims occurring during the year.....	\$ 2,486 25
<i>Tornado Risks.</i>	
Amount paid for tornado claims occurring during the year.....	\$ 413 87
Total net amount paid for all claims.....	\$ 418,545 88
Commission or brokerage: fire, \$184,661 03; other, \$10,714.35.....	195,375 38
Paid for salaries: Head Office officials, \$27,156.63; travelling expenses, \$8,677.56.....	35,834 19
Taxes: fire, \$11,163 80; other, \$554 88.....	11,718 68
Miscellaneous payments, fire: viz.: Postage, telegrams, telephones, and express, (fire), \$4,304 87; stationery and printing, \$860.17; furniture and fixtures, \$432.40; maps and plans, \$2,664 08; rents, \$4,002; commercial ratings, \$460; expenses of association and boards, \$6,507.53; advertising, \$362 50; loss expenses, \$3,276.92.....	23,170 47
Miscellaneous payments, other, viz.: Postage, telegrams, telephones, express, printing and stationery.....	175 56
Total expenditure in Canada.....	\$ 684,820 16

SESSIONAL PAPER No. 8

HARTFORD FIRE INSURANCE COMPANY—Continued.

RISKS AND PREMIUMS IN CANADA.

<i>Fire Risks.</i>	Amount.	Premiums thereon.
Gross policies in force at date of last statement.....	\$ 91,894,273	\$ 1,157,769 66
Taken during the year, new and renewed.....	116,484,823	1,191,571 10
Total.....	\$ 208,379,101	\$ 2,349,340 76
Deduct terminated.....	77,679,598	980,473 45
Gross in force at end of year.....	\$ 130,699,503	\$ 1,368,867 31
Deduct reinsured.....	659,900	6,462 10
Net in force at December 31, 1913.....	\$ 130,039,603	\$ 1,362,405 21
<i>Sprinkler Leakage Risks.</i>		
Gross policies in force at date of last statement.....	\$ 2,015,030	\$ 17,969 31
Taken during the year, new and renewed.....	2,524,700	21,020 85
Total.....	\$ 4,539,730	\$ 38,990 16
Deduct terminated.....	1,480,600	10,861 98
Gross and net in force at December 31, 1913.....	\$ 3,059,130	\$ 28,128 18
<i>Automobile Risks.</i>		
Gross policies in force at date of last statement.....	\$ 1,016,264	\$ 25,216 23
Policies taken during the year, new and renewed.....	1,805,666	33,217 74
Total.....	\$ 2,821,930	\$ 58,433 96
Deduct terminated.....	1,758,265	33,631 90
Gross and net in force at December 31, 1913.....	\$ 1,063,665	\$ 24,802 06
<i>Inland Transportation Risks.</i>		
Policies taken during the year, new.....	\$ 224,505	\$ 2,690 83
Deduct terminated.....	224,505	2,690 83
<i>Tornado Risks.</i>		
Gross policies in force at date of last statement.....	\$ 635,802	\$ 3,360 50
Policies taken during the year, new and renewed.....	1,793,690	8,195 60
Total.....	\$ 2,429,492	\$ 11,556 10
Deduct terminated.....	260,850	1,476 20
Gross and net in force at December 31, 1913.....	\$ 2,168,642	\$ 10,079 90

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1913.

LEDGER ASSETS.

Book value of real estate.....	\$ 734,219 56
Loans on mortgages of real estate, first liens.....	453,166 67
Loans secured by pledge of bonds, stock- or other collaterals.....	32,500 00
Book value of stocks and bonds.....	22,611,247 19
Cash in hand, in trust companies and in banks.....	880,171 29
Agents' balances and bills receivable.....	2,557,250 23
Total ledger assets.....	\$27,268,554 94

NON-LEDGER ASSETS.

Interest accrued.....	\$ 273,915 54
Rents accrued.....	1,315 85
Market value of bonds and stocks over book value.....	3,380 44
Gross assets.....	\$27,547,166 77
Deduct assets not admitted.....	1,021,192 92
Total admitted assets.....	\$26,525,973 85

4 GEORGE V., A. 1914

HARTFORD FIRE INSURANCE COMPANY—*Concluded.*

LIABILITIES.

Net amount of unpaid losses.....	\$ 1,252,974 19
Unearned premiums.....	14,781,392 52
Salaries, rents, expenses, bills, accounts, etc., due or accrued.....	25,000 00
Federal, State and other taxes due or accrued (estimated).....	300,000 00
Contingent commissions or other charges due or accrued.....	50,000 00
Special reserve.....	500,000 00
All other liabilities, viz.: Due reinsuring companies under treaty.....	68,085 01
Total liabilities, except capital stock.....	\$16,977,451 72
Capital stock paid in cash.....	2,000,000 00
Surplus.....	7,548,522 13
Total liabilities.....	\$26,525,973 85

INCOME.

Net cash received for premiums.....	\$16,454,395 02
Interest and dividends.....	1,018,296 50
Rents.....	52,048 16
Premiums on exchange of bonds.....	125 00
Agents' balances previously charged off.....	1,685 58
Gross profit on sale or maturity of bonds.....	5,476 32
Other income.....	870 10
Total income.....	\$17,532,896 68

EXPENDITURE.

Net amount paid for losses.....	\$ 8,812,707 68
Expenses of adjustment and settlement of losses.....	199,284 34
Dividends to shareholders.....	800,000 00
Commission or brokerage.....	3,507,167 11
Salaries, \$433,191.12; and expenses, \$394,916.07; of special and general agents.....	828,107 19
Salaries, fees and all other charges of officers, directors, trustees and home office employees	467,240 03
Rents.....	94,011 23
Underwriters' boards and tariff associations.....	217,146 03
Fire Departments, Fire Patrol and Salvage Corps assessments, fees, taxes and expenses...	78,594 98
Inspections and surveys.....	54,507 99
Taxes on real estate.....	12,619 46
State taxes on premiums, Insurance Department licenses and fees.....	327,188 52
All other licenses, fees and taxes.....	199,520 20
Decrease in liabilities during the year on account of reinsurance treaties.....	301,470 90
Agents' balances charged off.....	4,186 88
Gross loss on sale or maturity of real estate and bonds.....	88,042 29
Gross decrease, by adjustment, in book value of bonds.....	125 00
All other expenditure.....	460,941 95
Total expenditure.....	\$16,452,861 78

RISKS AND PREMIUMS—FIRE RISKS.

Amount of policies written or renewed during the year.....	\$2,034,164,688 00
Premiums thereon.....	21,313,778 90
Amount terminated during the year.....	1,732,330,705 00
Premiums thereon.....	20,217,124 00
Net amount in force December 31, 1913.....	2,632,093,790 00
Premiums thereon.....	27,711,414 61

MARINE AND INLAND RISKS.

Net amount in force December 31, 1913.....	\$24,748,655 00
Premiums thereon.....	590,909 56

SESSIONAL PAPER No. 8

THE HOME INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1913.

President—ELBRIDGE G. SNOW.

Secretary—AREUNAH M. BURTIS.

Principal Office—New York.

Chief Agent in Canada—F. W. EVANS.

Head Office in Canada—Montreal.

(Incorporated 1853. Commenced business in Canada, January 1, 1902.)

CAPITAL.

Amount of capital authorized, subscribed for and paid up in cash.....\$ 6,000,000 00

ASSETS IN CANADA.

Bonds in deposit with the Receiver General:—

	Par value.	Market value.
City of Toronto debts, 1944, 4 p.c.....	\$ 243,333 33	\$ 214,133 33
City of Toronto Gen. Cons. loan debts., 1948, 4 p.c.....	107,066 67	93,148 00
Town of Maisonneuve debts., 1950, 4½ p.c.....	146,000 00	131,400 00
City of Hamilton, L.I. debts., 1919, 4½ p.c.....	30,000 00	29,400 00
City of Hamilton, L.I. debts., 1920, 4½ p.c.....	10,000 00	9,800 00
City of Hamilton, L.I. debts., 1921, 4½ p.c.....	10,000 00	9,800 00
City of Victoria debts., 1923, 4½ p.c.....	50,000 00	48,000 00
City of Edmonton S.D. debts., 1953, 5 p.c.....	50,000 00	48,000 00
Province of Ontario debts., 1941, 4 p.c.....	35,000 00	33,250 00
Total par and market values.....	\$ 681,400 00	\$ 616,931 33

Carried out at market value.....	\$ 616,931 33
Agents' balances and outstanding premiums, fire.....	91,027 26
Gross premiums due and uncollected on policies in force: automobile, \$797.47; tornado, \$25.73; sprinkler leakage, \$32.81.....	856 01
Total assets in Canada.....	\$ 708,814 60

LIABILITIES IN CANADA.

Net amount of fire losses, unadjusted (\$1,846 00 accrued in previous years) \$	44,897
Net amount of automobile losses, unadjusted.....	1,675
Net amount of tornado losses, unadjusted.....	50
Total net amount of unsettled claims for all losses.....	\$ 46,622 00
Reserve of unearned premiums: Fire, \$517,945.81; automobile, \$12,050.06; tornado, \$3,031.07; sprinkler leakage, \$72.71. Total, \$533,099.65; carried out at 80 per cent.....	426,479 72
Taxes due and accrued, fire.....	5,000 00
Total liabilities in Canada.....	\$ 478,101 72

INCOME IN CANADA

For Fire Risks.

Gross cash received for premiums.....	\$ 826,927 87
Deduct reinsurance, \$216.50; and return premiums, \$91,961 32.....	92,177 82
Net cash received for said premiums.....	\$ 734,750 05

4 GEORGE V., A. 1914

THE HOME—Continued.

INCOME IN CANADA—Concluded.

<i>For Automobile Risks.</i>	
Gross cash received for premiums.....	\$ 21,394 09
Deduct return premiums.....	6,586 93
Net cash received for said premiums.....	\$ 24,807 16
<i>For Tornado Risks.</i>	
Gross cash received for premiums.....	\$ 4,243 25
Deduct return premiums.....	735 78
Net cash received for said premiums.....	\$ 3,507 47
<i>For Sprinkler Leakage Risks.</i>	
Net cash received for sprinkler leakage premiums.....	\$ 83 44
Total net cash received for premiums.....	\$ 763,148 12
Interest on investments.....	17,732 32
Total income in Canada.....	\$ 780,880 44

EXPENDITURE IN CANADA.

<i>Fire Risks.</i>	
Net amount paid for losses occurring in previous years.....	\$ 18,577 89
Amount paid for losses occurring during the year.....	\$ 241,390 03
Deduct savings and salvage.....	3,354 37
Net amount paid for said losses.....	\$ 238,035 66
Total net amount paid for fire losses.....	\$ 256,613 55
<i>Automobile Risks.</i>	
Net amount paid for automobile claims occurring during the year.....	\$ 8,393 25
<i>Tornado Risks.</i>	
Net amount paid for tornado claims occurring during the year.....	\$ 1,028 70
Total net amount paid for all losses.....	\$ 266,035 50
Commission or brokerage: fire, \$208,292.59; automobile, \$4,729.75; tornado, \$783 40.....	213,805 74
Salaries, fees and all other charges of officials.....	4,779 55
Taxes.....	4,275 35
All other payments and expenditures (fire), viz.: Advertising, \$15; legal fees, \$10; postage, telegrams, telephones and expenses \$2,345.50; Underwriters' Association and Board dues, \$2,878.17; maps and plans, \$1,419.63; printing and stationery, \$5.60; sundries, \$860.....	7,533 90
All other expenditure, (other) viz.: Postage, telegrams, etc., \$40.10; board fees, \$63.23..	103 33
Total expenditure in Canada.....	\$ 496,533 37

RISKS AND PREMIUMS IN CANADA.

<i>Fire Risks.</i>	No.	Amount.	Premiums thereon.
Gross policies in force at date of last statement.....	14,892	\$ 37,827,153	\$ 479,236 43
Taken during the year, new and renewed.....	48,777	87,476,970	896,149 75
Total.....	63,669	\$125,304,123	1,375,386 18
Deduct policies terminated.....	19,460	43,036,470	528,114 62
Gross in force at Dec. 31, 1913.....	44,209	\$ 82,267,653	\$ 847,271 56
Deduct reinsured.....		91,000	356 50
Net in force at Dec. 31, 1913.....	44,209	\$ 82,176,653	\$ 846,915 06
<i>Automobile Risks</i>			
Gross policies in force at date of last statement.....	556	\$ 973,897	\$ 24,309 93
Taken during the year, new and renewed.....	841	1,462,387	30,983 86
Total.....	1,397	\$ 2,436,284	\$ 55,293 79
Deduct terminated.....	860	1,428,452	31,193 66
Gross and net in force at Dec. 31, 1913.....	537	\$ 1,007,832	\$ 24,100 13

SESSIONAL PAPER No. 8

THE HOME—Continued.

RISKS AND PREMIUMS IN CANADA—Concluded.

<i>Tornado Risks.</i>	No.	Amount.	Premiums thereon.
Gross policies in force at date of last statement.....	55	\$ 107,300	\$ 501 95
Taken during the year, new and renewed.....	479	1,067,280	4,239 58
Total.....	534	\$ 1,174,580	\$ 4,741 53
Deduct terminated.....	26	231,040	876 56
Gross and net in force at Dec. 31, 1913.....	508	\$ 943,540	\$ 3,864 97

<i>Sprinkler Leakage Risks.</i>	No.	Amount.	Premiums
Gross policies taken during the year.....	4	\$ 26,000	\$ 116 25
Gross and net in force at December 31, 1913.....	4	\$ 26,000	\$ 116 25

Number of policies in force in Canada at December 31, 1913, 45,258.

Total net amount in force.....	\$84,154,025 00
Total net premiums thereon.....	874,996 41

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1913.

INCOME.

Total premium income.....	\$14,603,434 72
Received for interest and dividends.....	1,411,001 73
Gross profit on sale or maturity of stocks and bonds.....	50,532 00
Agents' balances previously charged off.....	58 09
All other income.....	1,296 56
Total income.....	\$16,066,323 10

DISBURSEMENTS.

Net amount paid for losses.....	\$ 7,580,643 19
Expenses of adjustment and settlement of losses.....	169,023 59
Paid stockholders for interest or dividends.....	4,200,000 00
Commission or brokerage.....	3,019,640 12
Allowances to local agencies for miscellaneous agency expenses.....	4,223 78
Salaries, \$345,796,184; and expenses, \$140,568,52; of special and general agents.....	486,365 36
Salaries, fees and all other charges of officers, directors, trustees and home office employees	484,694 09
Rents.....	140,807 52
State taxes on premiums, Insurance Department licenses and fees.....	369,488 87
All other licenses, fees and taxes.....	23,900 23
Underwriters' boards and tariff associations.....	120,036 72
Fire department, fire patrol and salvage corps assessments, fees, taxes and expenses.....	48,747 60
Inspection and surveys.....	96,051 16
Gross loss on sale or maturity of stocks and bonds.....	403,508 43
Gross decrease, by adjustment, in book value of bonds.....	2,846 25
Agents' balances charged off.....	3,968 53
All other expenditure.....	541,977 88
Total disbursements.....	\$17,695,923 32

LEDGER ASSETS.

Mortgage loans on real estate, first liens.....	\$ 10,800 00
Book value of bonds and stocks owned.....	30,609,400 69
Cash in banks and trust companies (not on interest).....	41,476 53
Cash in banks and trust companies (on interest).....	1,768,708 82
Agents' balances and bills receivable.....	2,713,541 63
Total ledger assets.....	\$35,143,927 67

4 GEORGE V., A. 1914

THE HOME—*Concluded.*

NON-LEDGER ASSETS.

Interest accrued.....	\$ 244,719 00
Gross assets.....	\$35,388,646 67
Deduct assets not admitted.....	2,248,730 86
Total admitted assets.....	<u>\$33,139,915 81</u>

LIABILITIES.

*Net amount of unpaid losses and claims.....	\$ 1,184,259 00
Total unearned premiums.....	13,447,976 00
Reserve as a conflagration surplus.....	1,800,000 00
Salaries, rents, etc., due and accrued.....	100,000 00
Federal, State, and other taxes due or accrued (estimated).....	200,000 00
Reinsurance premiums.....	334,660 22
Total liabilities, excluding capital stock.....	<u>\$17,066,896 12</u>
Capital stock paid up in cash.....	6,000,000 00
Surplus over all liabilities.....	<u>10,073,019 69</u>
Total liabilities.....	<u>\$33,139,915 81</u>

RISKS AND PREMIUMS.

FIRE RISKS.

Amount of policies written or renewed during the year.....	\$2,068,125,889 00
Premiums thereon.....	19,783,242 76
Amount of policies terminated during the year.....	1,790,789,573 00
Premiums thereon.....	17,792,844 59
Net amount of policies in force at December 31, 1913.....	2,535,231,559 00
Premiums thereon.....	<u>24,850,880 00</u>

SESSIONAL PAPER No. 8

THE HUDSON BAY INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1913.

President—JOHN R. BERRY.

Secretary—S. F. QUICK.

Vice-President—R. L. REID, K.C.

Manager—CHAS. E. BERG.

Principal Office—Vancouver, B.C.

(Incorporated by chapter 50 of the Statutes 1908 of Saskatchewan. Incorporated May 4, 1910, by an Act of the Parliament of Canada, 9-10 Edward VII, chap. 110; amended in 1913, by 3-4 George V, Chap. 130. Dominion license issued December 6, 1910.)

CAPITAL.

Amount of joint stock capital authorized.....	\$ 2,000,000 00
Amount subscribed for.....	872,400 00
Amount paid thereon in cash.....	188,080 00

(For List of Shareholders, see Appendix.)

ASSETS.

Value of real estate held by the company.....	\$ 102,513 58
Amount secured by way of loans on real estate, by bond or mortgage, first liens.....	109,812 00
The same, second liens.....	1,500 00
Bonds and debentures on deposit with Receiver General, viz:—	

	Par value.	Book value.	Market value.
City of Vancouver debs., 1960, 5 p.c.....	\$ 5,000 00	\$ 5,000 00	\$ 4,450 00
Town of Weyburn debs., 1950, 5 p.c.....	3,000 00	2,857 14	2,550 00
City of Edmonton debs., 1945, 4½ p.c.....	2,976 38	2,678 74	2,619 21
City of Victoria debs., 1943, 4½ p.c.....	3,000 00	3,000 00	2,760 00
City of Lethbridge debs., 1939, 4½ p.c.....	3,000 00	2,700 00	2,640 00
City of Brandon debs., 1939, 5 p.c.....	3,000 00	3,000 00	2,910 00
Corporation of Richmond, B.C., debs., 1959, 4½ p.c.....	3,000 00	2,454 55	2,310 00
City of New Westminster debs., 1940, 5 p.c.....	5,000 00	5,000 00	4,350 00
City of Kamloops, B.C., 1920, (or on 6 months' notice) 5 p.c.....	3,000 00	2,857 14	2,850 00
City of Port Arthur, 1928, 5 p.c.....	3,000 00	3,000 00	2,880 00
City of Strathcona, 1949, 4½ p.c.....	2,000 00	1,800 00	1,740 00
City of Saskatoon, 1939, 5 p.c.....	3,000 00	3,000 00	2,820 00
City of Revelstoke, 1960, 5 p.c.....	3,000 00	2,857 14	2,580 00
City of Calgary, 1929, 5 p.c.....	3,000 00	3,157 88	2,940 00
City of Moosejaw, 1920, 4½ p.c.....	3,000 00	2,700 00	2,850 00
City of Kelowna, 1935, 5 p.c.....	3,000 00	2,727 28	2,640 00
City of Fernie, 1939, 5 p.c.....	2,000 00	1,818 19	1,720 00
Municipality of Oak Bay, B.C., 1929, 5 p.c....	2,000 00	2,000 00	1,840 00
City of Winnipeg, 1923, 4 p.c.....	5,000 00	4,444 45	4,650 00
City of Medicine Hat, 1928, 5 p.c.....	3,000 00	3,000 00	2,850 00
City of Nanaimo, 1950, 5 p.c.....	3,000 00	2,857 14	2,640 00

Total on deposit with Receiver General	\$ 65,976 38	\$ 62,909 65	\$ 59,589 21
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Carried out at book value.....	62,909 65
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20 shares Bank of Vancouver stock, par and book value, \$2,000; market value, \$1,000 00; carried out at book value.....	2,000 00
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Cash at head office.....	32,981 75
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Cash in banks, viz:—

Imperial Bank, Vancouver.....	\$ 32,657 37
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Total cash in banks.....	32,657 37
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4 GEORGE V., A. 1914

THE HUDSON BAY—Continued.

ASSETS—Concluded.

Accounts receivable.....	\$ 599 72
Total ledger assets.....	\$ 344,974 07
Deduct market value of bonds, debentures and stocks under book value.....	4,320 44
OTHER ASSETS.....	\$ 340,653 63
Interest accrued.....	\$ 2,709 67
Rents due.....	325 00
Agents' balances and premiums uncollected (\$3,900.87 on business prior to Oct. 1, 1913).....	28,447 75
Plans, furniture and fixtures.....	12,000 00
Hail notes (1909).....	5,944 25
Gross assets.....	\$ 390,080 30
Deduct Hail notes (1909) not admitted.....	5,944 25
Net assets.....	\$ 384,136 05

LIABILITIES.

Unsettled fire claims, unadjusted (\$1,112.18 accrued prior to 1913).....	\$ 11,026 64
Unsettled hail claims, unadjusted.....	2,000 00
Reserve of unearned premiums, \$81,907.07; carried out at 80 per cent.....	65,525 66
Taxes due and accrued.....	1,928 31
Reinsurance premiums due.....	21,270 32
Accounts payable.....	35 80
Total liabilities (excluding capital stock).....	\$ 101,786 73
Surplus of assets over liabilities.....	\$ 282,349 32
Capital stock paid in cash.....	183,080 00
Surplus over liabilities and capital.....	\$ 94,269 32

INCOME.

<i>For Fire Risks.</i>	
Gross cash received for premiums.....	\$ 303,743 57
Deduct reinsurance, \$48,220.01; return premiums, \$144,519.03.....	192,739 04
Net cash received for said premiums.....	\$ 111,004 53
<i>For Hail Risks.</i>	
Net cash received for said premiums.....	\$ 280,992 22
Total net cash received for premiums.....	\$ 391,996 75
Received for interest on investments.....	11,626 67
Received for rents.....	6,211 00
Received for premium on capital stock.....	60 00
Total.....	\$ 409,894 42
Received on account of capital stock.....	2,150 00
Total income.....	\$ 412,044 42

EXPENDITURE.

<i>For Fire Losses.</i>	
Amount paid for losses occurring in previous years.....	\$ 11,841 31
Deduct reinsurances.....	2,189 82
Net amount paid for said losses.....	\$ 9,651 49
Amount paid for losses occurring during the year.....	\$ 118,152 53
Deduct savings, salvage and reinsurances.....	32,165 90
Net amount paid for said losses.....	\$ 85,986 63
Total net amount paid for fire losses.....	\$ 95,638 12
<i>For Hail Losses.</i>	
Total net amount paid for hail losses.....	\$ 177,527 82
Total net amount paid for all losses.....	\$ 273,165 94

SESSIONAL PAPER No. 8

THE HUDSON BAY—*Concluded.*EXPENDITURE—*Concluded.*

Dividends paid to stockholders during the year at 8 per cent.....	\$	15,000 60
Commission or brokerage.....		102,297 55
Paid for salaries: home office officials, \$7,227.61; do. agents', \$1,637.99; directors' fees, \$510; auditors' fees, \$550; travelling expenses, \$2,784.08.....		12,709 68
Paid for taxes.....		2,508 56
All other payments and expenditures, viz.: Advertising, \$707.76; furniture, fixtures, maps and plans, \$2,908.68; legal fees, \$897.72; postage, telegrams, telephones and express, \$1,579.92; printing and stationery, \$3,044.13; rents, \$1,222.16; miscellaneous expenses, \$1,130.82; amendment to charter, \$750.....		12,241 19
Total expenditure.....	\$	417,932 52

SYNOPSIS OF LEDGER ACCOUNTS.

Net ledger assets at December 31, 1912.....	\$	351,899 30
Cash income as above.....		412,044 42
Total.....	\$	763,943 72
Amount of expenditure as above.....	\$	417,932 52
Written off ledger assets, bail notes 1909.....		1,037 13
		418,969 65
Balance, net ledger assets at December 31, 1913.....	\$	344,974 07

STATEMENT OF REINSURANCE OF CANADIAN BUSINESS IN COMPANIES NOT LICENSED UNDER THE INSURANCE ACT.

Amount of reinsurance premiums in unlicensed companies.....	\$	53,538 11
Amount of commission thereon.....		14,713 12
Amount of losses recovered from said companies.....		39,694 16
Reserve of unearned premiums on all risks reinsured in unlicensed companies, \$28,361.23; carried out at 80 per cent.....		22,688 98
Amount of losses due and recoverable from such companies.....		9,813 12
Amount of reinsurance premiums payable to such companies.....		21,270 32
Cash held as security for recovery of losses.....		18,913 52

RISKS AND PREMIUMS.

	No.	Amount.	Premiums thereon.
<i>Fire Risks.</i>		\$ cts.	\$ cts.
Gross policies in force at date of last statement.....		16,358,794 63	270,798 85
Taken during the year—new.....		12,956,316 80	185,574 40
“ “ renewed.....		6,063,225 75	111,115 69
Total.....		35,398,337 18	567,488 94
Deduct terminated.....		23,417,789 99	360,766 22
Gross in force at end of year.....		11,980,547 19	206,722 72
Deduct reinsured.....		3,217,864 84	56,083 54
Net in force at December 31, 1913.....		8,762,682 35	150,639 18
<i>Hail Risks.</i>			
Taken during the year and terminated.....	6,050	4,551,226 06	280,992 22

IMPERIAL UNDERWRITERS CORPORATION OF CANADA.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1913.

President—H. M. BLACKBURN.

Vice-President—A. R. WILLIAMS.

Secretary—F. E. HEYES.

Principal Office—Toronto.

(Incorporated as "Imperial Underwriters Corporation" under the authority of chap. 54 Statutes of British Columbia of 1907. Incorporated as "Imperial Underwriters Corporation of Canada" by an Act of the Parliament of Canada 3-4 George V, chap. 137. Dominion license issued August 18, 1913.)

CAPITAL.

Amount of joint stock capital authorized.....	\$ 1,000,000 00
Amount subscribed for.....	457,400 00
Amount paid thereon in cash.....	110,475 00

(For List of Shareholders, see Appendix.)

ASSETS.

Value of real estate held by the Company.....	\$ 15 000 00
Amount secured by way of loans on real estate, by bond or mortgage, first liens.....	109,752 24

Bonds and debentures owned by the Company, viz:—

	Par value.	Book value.	Market value.
*Can. Northern Ontario Ry. deb. stock (g'teed. by Dom. Govt.) 1961, 31 p.c.....	\$ 64,726 67	\$ 53,723 14	\$ 55,017 67
City of Vernon debs., 1932, 5 p.c.....	35,000 00	30,434 75	31,150 00
Total par, book and market value...	\$ 99,726 67	\$ 84,157 89	\$ 86,167 67

Carried out at book value	84,157 89
Cash at head office and with agents.....	1,733 04

Cash in banks, viz:—

Union Bank of Canada, Toronto.....	\$ 18,229 45
Bank of Montreal, Vernon, B.C.....	5,249 06

Total cash in banks.....	23,478 51
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Total ledger assets.....	\$ 234,121 63
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OTHER ASSETS.

Market value of bonds and debentures over book value.....	\$ 2,009 78
Interest due.....	3,268 39
Interest accrued.....	1,017 89
Rents due	180 00
Agents' balances and premiums uncollected (\$99.05 was on business prior to Oct. 1, 1913.)..	14,454 21
Amount due for reinsurance.....	302 67
Plans.....	573 25
Total assets.....	\$ 255,938 07

*On deposit with the Receiver General.

SESSIONAL PAPER No. 8

IMPERIAL UNDERWRITERS—*Concluded.*

LIABILITIES.

Net amount of fire losses, unadjusted.....	\$	2,700 00
Net amount of plate glass losses, unadjusted.....		423 25
Reserve of unearned premiums, fire, \$57,422.11, plate glass, \$548.20; total, \$57,970.31; carried out at 80 per cent.....		46,376 24
Taxes due and accrued.....		500 00
Total liabilities (excluding capital stock).....	\$	49,999 49
Excess of assets over liabilities.....	\$	205,928 58
Capital stock paid in cash.....		110,475 00
Surplus over liabilities and capital.....	\$	95,453 58

INCOME.

Gross cash received for fire premiums.....	\$	77,904 09
Deduct reinsurance, \$5,818.48; and return premiums, \$15,573 55.....		21,392 03
Net cash received for fire premiums.....	\$	56,512 06
Net cash received for plate glass premiums.....		342 69
Received for interest on investments.....		9,543 10
Received for rents.....		741 00
Received from Sun Insurance Office.....		53,723 14
Total income.....	\$	120,861 99

EXPENDITURE.

Amount paid for fire losses occurring in previous years.....	\$	1,021 44
Amount paid for losses occurring during the year.....	\$	15,459 87
Deduct reinsurances.....		1,094 35
Net amount paid for said losses.....	\$	14,365 52
Total net amount paid for fire losses.....	\$	15,386 96
Net amount paid for plate glass losses.....		4,913 31
Commission or brokerage.....		10,645 83
Salaries: Head office officials, \$7,966.84; auditors' fees, \$233.33; travelling expenses, \$954.43..		9,154 60
Taxes.....		2,045 49
Miscellaneous expenditure, viz.:—Advertising, \$13.20; furniture and fixtures, \$160.25; legal fees, \$2,311.20; maps and plans, \$573.25; postage, telegrams, telephones and express, \$649 60; printing and stationery, \$2,372.73; rents, \$80; board fees, \$874.46; loan expenses, \$560.76; sundries, \$232.22.....		7,827 67
Total expenditure.....	\$	49,973 86

SYNOPSIS OF LEDGER ACCOUNTS.

Amount of net ledger assets at December 31, 1912.....	\$	163,233 55
Amount of cash income.....		120,861 99
Total.....	\$	284,095 54
Amount of expenditure.....		49,973 86
Balance, net ledger assets at December 31, 1913.....	\$	234,121 68

RISKS AND PREMIUMS.

	Amount.	Premiums thereon.
Gross policies in force at date of last statement.....	\$ 4,753,340	\$ 104,220 65
Taken during the year, new and renewed.....	4,713,255	85,020 45
Total.....	\$ 9,466,595	\$ 189,241 10
Deduct terminated.....	3,631,151	71,944 04
Gross in force at end of year.....	\$ 5,835,444	\$ 117,297 06
Deduct reinsured.....	151,550	2,566 81
Net in force at December 31, 1913.....	\$ 5,683,894	\$ 114,730 25

INSURANCE COMPANY OF NORTH AMERICA.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1913.

President—EUGENE L. ELLISON. Secretary—T. HOUARD WRIGHT.
 Chief Agents in Canada—ROBERT HAMPSON AND SON, LTD.
 Principal Office—Philadelphia. Head Office in Canada—Montreal

(Incorporated April 14, 1794. Commenced business in Canada, November 7, 1889).

CAPITAL.

Amount of joint stock capital authorized, subscribed for and paid up in cash.....\$ 4,000,000 00

ASSETS IN CANADA.

Bonds in deposit with Receiver General, viz:—

	Par value.	Market value.
City of Montreal bonds, 1925, 4 p.c.....	\$ 28,000 00	\$ 26,320 00
City of Montreal bonds, 1926, 4 p.c.....	83,000 00	77,190 00
City of Montreal bonds, 1939, 3½ p.c.....	45,000 00	37,350 00
City of Montreal bonds, 1944, 4 p.c.....	27,000 00	24,030 00
Canadian Northern Railway bonds, (g'teed. by Prov. of Manitoba) 1930, 4 p.c.....	65,213 33	58,092 00
Province of Nova Scotia debts., 1922, 3 p.c.....	10,000 00	8,900 00
City of Ottawa bonds, 1928, 3½ p.c.....	30,000 00	27,300 00
City of Toronto consolidated bonds, 1945, 3½ p.c.....	4,866 67	3,844 67
City of Toronto Gen. Consolidated loan debts., 1948, 4 p.c....	20,000 00	17,400 00
City of Winnipeg school debentures, 1941, 4 p.c.....	12,000 00	10,320 00
City of Winnipeg local improvement debentures, 1938, 4 p.c....	30,000 00	26,100 00
Total on deposit with Receiver General.....	\$ 355,080 00	\$ 317,446 67
Carried out at market value.....		\$ 317,446 67
Cash in banks, viz:—		
Bank of Montreal, Montreal.....	\$ 34,320 65	
" St. John, N.B.....	10,884 63	
" Halifax, N.S.....	15,826 69	
Total cash in banks.....		\$ 61,031 97
Interest accrued.....		3,154 33
Agents' balance and outstanding premiums: fire.....		36 039 48
Total assets in Canada.....		\$ 417,672 45

LIABILITIES IN CANADA.

Total net amount of unadjusted claims for fire losses.....	\$ 16,811 29
Total net amount of unadjusted claims for automobile losses.....	4,825 00
Reserve of unearned premiums: fire, \$291,853.90; automobile, \$34,249.14; inland transportation, \$1,652.01; total, \$327,755.05. Carried out at 80 per cent.....	262,204 04
Total liabilities in Canada.....	\$ 283,840 33

INCOME IN CANADA.

<i>Fire Risks.</i>	
Gross cash received for premiums.....	\$ 508,568 21
Deduct reinsurance, \$24,059.09; and return premiums, \$76,478.76.....	100,537 85
Net cash received for said premiums.....	\$ 408,030 36
<i>Automobile Risks.</i>	
Gross cash received for premiums.....	\$ 97,410 26
Deduct reinsurance, \$112.50; and return premiums, \$32,806 82.....	32,919 32
Net cash received for said premiums.....	\$ 64,490 94

SESSIONAL PAPER No. 8

INSURANCE COMPANY OF NORTH AMERICA—Continued.

INCOME IN CANADA—Concluded.

Inland Transportation Risks.

Gross cash received for premiums.....	\$ 11,427 55
Deduct return premiums.....	4,013 75
Net cash received for said premiums.....	\$ 7,413 80
Total net cash received for all premiums.....	\$ 479,935 10
Interest on investments.....	16,678 36
Total income in Canada.....	\$ 496,613 46

EXPENDITURE IN CANADA.

Fire Risks.

Amount paid for losses occurring in previous years.....	\$ 9,728 30
Deduct reinsurances.....	718 59
Net amount paid for said losses.....	\$ 9,009 71
Amount paid for losses occurring during the year.....	\$ 279,512 82
Deduct reinsurances, savings and salvage.....	22,898 28
Net amount paid for said losses.....	\$ 256,614 54
Total net amount paid for fire losses.....	\$ 265,624 25

Automobile Risks.

Amount paid for claims occurring in previous years.....	\$ 1,670 40
Amount paid for claims occurring during the year.....	\$ 28,700 37
Deduct salvages and reinsurances.....	400 00
Net amount paid for said claims.....	\$ 28,300 37
Total net amount paid for automobile claims.....	\$ 29,970 77

Inland Transportation Risks.

Net amount paid during the year for inland transportation claims.....	\$ 725 23
Total net amount paid for losses.....	\$ 296,320 25
Paid for commission: fire, \$100,049.17; other, \$16,450.04.....	116,499 21
Taxes: fire, \$7,122.09; other, \$100.98.....	7,223 07
Travelling expenses of officials.....	3,928 93
Miscellaneous payments (fire), viz.: Advertising, \$721.29; postage, telegrams, etc., \$3,200.96; printing and stationery, \$3,640.40; underwriters' association, \$3,974.23; sundries, \$1,451.72; office expenses, \$1,455.50; maps and plans, \$2,414.14; furniture and fixtures, \$87.85; rents, \$2,400.....	19,346 09
Miscellaneous payments (other), viz. Printing and stationery, \$105.15; association fees, \$515.51; sundry expenses, \$75.85; travelling expenses, \$216; legal expenses, \$10.....	922 51
Total expenditure in Canada.....	\$ 444,240 06

RISKS AND PREMIUMS IN CANADA.

<i>Fire Risks.</i>	Amount.	Premiums thereon.
Gross policies in force at date of last statement.....	\$ 48,357,729	\$ 558,158 68
Taken during the year, new and renewed.....	43,977,172	511,780 94
Total.....	\$ 92,334,901	\$1,069,939 62
Deduct terminated.....	38,839,907	471,127 20
Gross in force at end of year.....	\$ 53,494,994	\$ 598,812 42
Deduct reinsured.....	2,804,290	31,499 65
Net in force at December 31, 1913.....	\$ 50,690,704	\$ 567,312 77

4 GEORGE V., A. 1914

INSURANCE COMPANY OF NORTH AMERICA—Continued.

Automobile Risks.

Gross policies in force at date of last statement.....	\$ 3,048,914	\$ 71,896 42
Taken during the year, new and renewed.....	3,864,452	98,078 51
Total.....	\$ 6,913,366	\$ 169,974 93
Deduct terminated.....	4,162,115	101,364 15
Gross in force at December 31, 1913.....	\$ 2,751,251	\$ 68,610 78
Deduct reinsured.....	4,500	112 50
Net in force at Dec. 31, 1913.....	\$ 2,746,751	\$ 68,498 28

Inland Transportation Risks.

Gross policies in force at date of last statement.....	\$ 165,545	\$ 3,256 03
Taken during the year, new and renewed.....	1,020,535	11,515 16
Total.....	\$ 1,186,080	\$ 14,771 19
Deduct terminated.....	1,038,155	11,467 17
Gross and net in force at December 31, 1913.....	\$ 147,925	\$ 3,304 02

Total number of policies in force in Canada at date (No return).

Total net amount in force.....	\$53,585,380 00
Total premiums thereon.....	639,115 07

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1913.

LEDGER ASSETS.

Book value of real estate.....	\$ 235,300 00
Mortgage loans on real estate, first liens.....	243,375 00
Book value of stocks and bonds owned by the company.....	15,176,191 40
Cash on hand, in banks and trust companies.....	1,018,529 26
Agents' balances and bills receivable.....	1,605,612 01
Total ledger assets.....	\$18,279,007 67

NON-LEDGER ASSETS.

Interest due and accrued.....	\$ 144,589 47
Salvage claims.....	57,400 00
Gross assets.....	\$18,480,997 14
Deduct assets not admitted.....	600,874 91
Total admitted assets.....	\$17,880,122 23

LIABILITIES.

Net amount of unpaid losses and claims.....	\$ 1,385,662 33
Total unearned premiums.....	7,044,859 25
Amount reclaimable by the insured on perpetual fire policies, being 90 and 95 per cent of the premium or deposit received.....	720,678 35
Federal, State and other taxes due or accrued (estimated).....	100,000 00
Contingent fund.....	628,922 30
Total liabilities (not including stock).....	\$ 9,880,122 23
Joint stock capital paid up in cash.....	4,000,000 00
Surplus over all liabilities.....	4,000,000 00
Total liabilities.....	\$17,880,122 23

INCOME.

Net cash received for premiums other than perpetuals.....	\$ 9,394,123 48
Deposit premiums received on perpetual risks.....	11,661 01
Received for interest and dividends.....	665,708 71
Rents.....	15,213 50
Profit on sale or maturity of ledger assets.....	3,888 82
Perpetual permits, transfer fees and earned deposits.....	3,247 73
Agents' balances previously charged off.....	1,235 23
From all other sources.....	1,822 01
Total income.....	\$10,096,900 49

SESSIONAL PAPER No. 8

INSURANCE COMPANY OF NORTH AMERICA—*Concluded.*

DISBURSEMENTS.

Net amount paid for losses.....	\$ 5,332,145 55
Expenses of adjustment and settlement of losses.....	86,533 79
Deposit premiums returned.....	20,687 31
Paid stockholders for interest or dividends.....	480,000 00
Allowances to local agencies for miscellaneous agency expenses.....	292,082 18
Salaries, \$341,403.48; and expenses, \$124,786.15; of special and general agents.....	466,189 63
Commission or brokerage.....	1,936,199 81
Salaries, fees and all other charges of officers, directors, trustees and home office employees	198,666 75
Rents.....	52,666 14
Underwriters' boards and tariff associations.....	66,455 21
Fire department, patrol and salvage corps assessments, fees, taxes and expenses.....	39,738 25
Inspections and surveys.....	50,009 78
Taxes on real estate.....	4,232 51
State taxes on premiums, Insurance Department licenses and fees.....	224,800 20
All other licenses, fees and taxes.....	53,652 57
Agents' balances charged off.....	2,765 62
Gross loss on sale of real estate, bonds and stocks.....	10,842 82
Gross decrease in book value of real estate and bonds.....	20,240 69
All other expenditure.....	258,008 29
Total expenditure.....	\$ 9,595,917 10

RISKS AND PREMIUMS.

Amount of fire risks written or renewed during the year.....	\$778,099,901 00
Premiums thereon.....	8,699,352 35
Amount of fire risks terminated.....	692,104,467 00
Premiums thereon.....	8,096,068 43
Net amount of fire risks in force on December 31, 1913.....	1,094,844,332 00
Premiums thereon.....	12,176,377 95
Net amount of marine and inland risks in force on December 31, 1913.....	114,888,724 00
Premiums thereon.....	1,435,501 46

PERPETUAL RISKS.

Amount in force, December 31, 1913.....	\$30,660,138 44
Deposit premiums.....	795,264 53

4 GEORGE V., A. 1914

THE INSURANCE COMPANY OF THE STATE OF PENNSYLVANIA.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1913.

President—GUSTAVUS REMAK, JR. Secretary—EDWARD L. GOFF.
 Principal Office—Philadelphia, Pa.
 Head Office in Canada—Toronto. Chief Agent in Canada—
 PAUL VON SZELISKI.

(Incorporated April 18, 1794. Dominion license issued March 22, 1912.)

CAPITAL.

Amount of joint stock capital authorized, subscribed for and paid up in cash..... \$1,000,000 00

ASSETS IN CANADA.

Bonds and debentures on deposit with the Receiver General:—

	Par value.	Market value.
City of Edmonton debs., 1943, 4½ p.c.....	\$ 2,000 00	\$ 1,760 00
City of Edmonton debs., 1944, 4½ p.c.....	3,000 00	2,640 00
City of Fort William, debs., 1938, 4½ p.c.....	5,000 00	4,450 00
Province of Ontario, debs., 1941, 4 p.c.....	5,000 00	4,750 00
City of Port Arthur, debs., 1941, 4½ p.c.....	9,733 33	8,468 00
City of Toronto Cons. Gnl. Loan debs., 1948, 4 p.c.....	19,733 33	17,168 00
City of Vancouver Hospital debs., 1944, 4 p.c.....	10,000 00	8,400 00
City of Victoria debs., 1922, 4 p.c.....	33,580 00	31,229 40
City of Victoria debs., 1961, 4 p.c.....	9,733 33	7,981 33
City of Ottawa debs., 1932, 4 p.c.....	10,000 00	9,000 00
City of Portage la Prairie debs., 1927, 5 p.c.....	2,000 00	1,920 00
City of Winnipeg debs., 1918, 4 p.c.....	8,000 00	7,680 00
City of Winnipeg L.I. debs. 1924, 4 p.c.....	8,000 00	7,360 00

Total on deposit with Receiver General..... \$ 125,779 99 \$ 112,806 73

Carried out at market value..... \$ 112,806 73

Stocks owned by the company:—

	Par value.	Market value.
500 shares C.P.R.	\$ 50,000 00	\$ 103,500 00
500 shares C.P.R. Rights.....		2,062 50

Total par and market values..... \$ 50,000 00 \$ 105,562 50

Carried out at market value..... 105,562 50

Interest accrued..... 1,930 04

Agents' balances and premiums outstanding..... 5,851 14

Total assets in Canada..... \$ 226,150 41

LIABILITIES IN CANADA.

Net amount of unadjusted losses..... \$ 8,075 05

Reserve on unearned premiums, \$87,430.13; carried out at 80 per cent..... 69,944 10

Total liabilities in Canada..... \$ 78,019 15

INCOME IN CANADA.

Gross cash received for premiums..... \$ 195,667 24

Deduct reinsurance, \$683.11; return premiums, \$40,067.01..... 40,750 12

Net cash received for premiums..... \$ 154,917 12

Received for interest on investments and dividends on stocks..... 9,077 13

Total income in Canada..... \$ 163,994 25

SESSIONAL PAPER No. 8

THE INSURANCE COMPANY OF THE STATE OF PENNSYLVANIA—*Concluded.*

EXPENDITURE IN CANADA.

Amount paid for losses occurring in previous years.....	\$ 19,811 16	
Amount paid for losses occurring during the year.....	67,459 47	
Total net amount paid for said losses.....		\$ 87,270 63
Commission or brokerage.....		39,176 15
Taxes, licenses and fees.....		393 87
Miscellaneous payments, viz.: Advertising, \$17.82; inspections and surveys, \$50; maps and plans, \$3.50; printing and stationery, \$186.79; board fees, \$1,011.37; duty on supplies, \$201.70.....		1,471 18
Total expenditure in Canada.....		<u>\$ 128,311 83</u>

RISKS AND PREMIUMS IN CANADA.

	Amount.	Premiums thereon.
Gross policies in force at date of last statement.....	\$ 9,507,696	\$162,314 40
Taken during the year, new and renewed.....	13,993,302	188,801 10
Total.....	\$ 23,500,998	\$ 351,115 50
Deduct terminated.....	11,201,789	186,087 61
Gross in force at end of year.....	\$ 12,299,209	\$ 165,027 89
Deduct reinsured.....	69,450	731 11
Net in force at December 31, 1913.....	<u>\$ 12,229,759</u>	<u>\$ 164,296 78</u>

(For General Business Statement, see Appendix.)

4 GEORGE V., A. 1914

THE LAW UNION AND ROCK INSURANCE COMPANY, LIMITED.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1913.

Chairman—CHARLES G. HAMILTON. Secretary—ROBT. STIRLING.
 Agent in Canada—J. E. E. DICKSON. Head Office in Canada—Montreal.
 Principal Office—126 Chancery Lane, London, England

(Incorporated, 1896. Commenced business in Canada, April 1, 1899.)

CAPITAL.

Amount of joint stock capital authorized.....	\$10,098,333 33
Amount subscribed for.....	7,665,000 00
Amount paid thereon in cash.....	803,000 00
Debenture stock.....	1,379,018 66

ASSETS IN CANADA.

Value of real estate held by the Company, including lot in Victoria.....	\$ 12,000 00
Amount of mortgage loans on real estate, first liens.....	8,564,868 38

Bonds owned by the company and deposited with the Receiver General, viz:—

	Par value.	Market value.
City of Toronto Gen. Cons. debts., 1929, 3½ p.c.....	\$ 24,333 33	\$ 20,926 66
City of Victoria, B.C., bonds, 1916, 5 p.c.....	5,000 00	5,000 00
City of Victoria bonds, 1936, 5 p.c.....	30,000 00	30,000 00
Province of Quebec stock, 1937, 3 p.c.....	87,600 00	69,204 00
British Consols, 1923, or later, 2½ p.c.....	115,826 67	83,395 20
Province of Manitoba debts., 1923, 5 p.c.....	10,706 67	11,027 87
Canada stock, 1914/19, 4½ p.c.....	48,666 67	48,180 00

Total on deposit with Receiver General.....	\$ 322,133 34	\$ 267,733 73
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Carried out at market value.....	267,733 73
Cash at head office in Canada.....	6,312 72

Cash in banks, viz:—

Dominion Bank, Winnipeg.....	\$ 72,268 30
Dominion Bank, Montreal.....	46,176 24
Bank of Montreal, Vancouver.....	6,022 31
Union Bank, Montreal.....	20,177 92
Royal Bank of Canada, Montreal.....	11,036 67

Total cash in banks.....	155,681 44
Interest due and accrued.....	307,911 67
Agents' balances and premiums uncollected, fire.....	20,527 31
Net amount of outstanding premiums: accident, \$4,139.92; employers' liability, \$12,317.55; sickness, \$2,651.02. Total, \$19,108.49, less commission, \$4,084.70.....	15,023 79
Office furniture and insurance maps, fire, \$7,923.46; other, \$1,273.45.....	9,196 91
Deposit with Casualty Underwriters' Association.....	65 00

Total assets in Canada.....	\$ 9,359,320 95
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LIABILITIES IN CANADA.

Net amount of fire losses, unadjusted.....	\$ 12,439 00
" accident claims, adjusted but unpaid.....	133 21
" accident claims, unadjusted.....	1,300 00
" sickness claims, adjusted but unpaid.....	316, 57
" sickness claims unadjusted.....	300 00
" employers' liability claims, adjusted but unpaid.....	1,709 56
" employers' liability claims, unadjusted.....	9,790 44

Total net amount of unpaid losses.....	\$ 25,988 78
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SESSIONAL PAPER No. 8

THE LAW UNION AND ROCK—Continued.

LIABILITIES IN CANADA—Concluded.

Reserve of unearned premiums: fire, \$188,990.31; accident, \$8,978.66; sickness, \$3,891.32; employers' liability, \$17,109.39; total, \$218,969.68; carried out at 80 per cent.....	\$	175,175 75
Taxes due and accrued (fire), \$2,775; other, \$610.....		3,385 00
Accident Board dues.....		65 00
Total liabilities in Canada.....	\$	<u>204,614 53</u>

INCOME IN CANADA.

Fire Risks.

Gross cash received for premiums.....	\$	276,236 57
Deduct reinsurance, \$7,892.48; and return premiums, \$31,549.13.....		39,441 60
Net cash received for fire premiums.....	\$	<u>236,794 97</u>

Accident Risks.

Gross cash received for premiums.....	\$	20,754 57
Deduct reinsurance, \$1,219.96; return premiums, \$793.46.....		2,013 42
Net cash received for accident premiums.....	\$	<u>18,741 15</u>

Employers' Liability Risks.

Gross cash received for premiums.....	\$	105,637 31
Deduct reinsurance, \$36,609.33; return premiums, \$7,061.28.....		43,670 61
Net cash received for employers' liability premiums.....	\$	<u>61,966 70</u>

Sickness Risks.

Gross cash received for premiums.....	\$	7,480 20
Deduct reinsurance, \$382.32; return premiums, \$362.87.....		745 19
Net cash received for sickness premiums.....	\$	<u>6,735 01</u>

Total net cash received for premiums.....	\$	324,237 83
Received for interest on investments.....		617,634 10
Rents.....		891 52
Total income in Canada.....	\$	<u>942,763 45</u>

EXPENDITURE IN CANADA.

Fire Risks.

Amount paid for claims occurring in previous years.....	\$	1,955 34
Deduct reinsurances.....		68 43
Net amount paid for said claims.....	\$	<u>1,886 91</u>
Amount paid for claims occurring during the year.....	\$	118,604 55
Deduct amount received for reinsurances.....		6,719 36
Net amount paid for said claims.....	\$	<u>111,885 19</u>
Total net amount paid for fire claims.....	\$	<u>113,772 10</u>

Accident Risks.

Net amount paid for claims occurring in previous years.....	\$	2,208 58
Amount paid for claims occurring during the year.....	\$	4,595 87
Deduct reinsurances.....		33 54
Net amount paid for said claims.....	\$	<u>4,562 33</u>
Total net amount paid for accident claims.....	\$	<u>6,770 91</u>

4 GEORGE V., A. 1914

THE LAW UNION AND ROCK—Continued.

EXPENDITURE IN CANADA—Concluded.

Employers' Liability Risks.

Net amount paid for claims occurring in previous years.....	\$ 6,976 21
Amount paid for claims occurring during the year.....	\$ 22,686 08
Deduct reinsurances.....	6,946 22
Net amount paid for said claims.....	\$ 15,739 86
Total net amount paid for employers' liability claims.....	\$ 22,716 07

Sickness Risks.

Net amount paid for claims occurring in previous years.....	\$ 772 97
Amount paid for claims occurring during the year.....	\$ 3,769 44
Deduct reinsurances.....	326 00
Net amount paid for said claims.....	\$ 3,443 44
Total net amount paid for sickness claims.....	\$ 4,216 41

Total net amount paid for claims.....	\$ 147,475 49
Paid or allowed for commission or brokerage: fire, \$45,006.12; other, \$25,997.41.....	71,003 53
Salaries: fire, \$12,525.71; auditors' fees, \$120; travelling expenses, \$1,393.80; salaries, other, \$8,409.97; auditors' fees, \$120; travelling expenses, \$501.85.....	23,071 33
Taxes: fire, \$3,720.82; other, \$1,013.13.....	4,733 95
Miscellaneous expenditure, fire, viz: Advertising, \$1,149.95; postage, telegrams, telephones and express, \$1,324.41; printing and stationery, \$2,116.82; fire insurance boards, \$1,934.55; rent, \$1,876.75; maps and plans, \$1,602.60; exchange, \$130.08; sundries, \$714.43; legal expenses, \$82.52; furniture and fixtures, \$59.68.....	10,991 79
Miscellaneous expenditure, other, viz: Advertising, \$433.10; furniture and fixtures, \$447.33; postage, telegrams, telephones and express, \$857.64; printing and stationery, \$1,293.58; rents, \$1,088.93; insurance boards, \$78.19; sundries, \$908.....	5,106 74
Total expenditure in Canada.....	\$ 262,382 83

RISKS AND PREMIUMS IN CANADA.

<i>Fire Risks.</i>	No.	Amount.	Premiums thereon.
Gross policies in force at date of last statement.....	11,227	\$ 27,182,597	\$ 330,298 76
Taken during the year, new and renewed.....	9,849	23,996,457	279,556 20
Total.....	21,076	\$ 51,179,054	\$ 609,854 96
Deduct terminated.....	5,332	20,038,451	241,880 22
Gross in force at end of year.....	15,744	\$ 31,140,603	\$ 367,974 74
Deduct reinsured.....		1,945,358	9,178 80
Net in force at December 31, 1913.....	15,744	\$ 29,195,245	\$ 358,795 94

Accident Risks.

Gross policies in force at date of last statement.....	1,415	\$ 1,668,235	\$ 19,494 82
Taken during the year, new.....	1,261	2,219,250	9,250 17
Taken during the year, renewed.....	1,549	3,823,250	20,932 17
Total.....	4,225	\$ 7,710,735	\$ 49,677 16
Deduct terminated.....	2,353	4,047,952	30,671 34
Gross in force at end of year.....	1,872	\$ 3,662,783	\$ 19,005 82
Deduct reinsured.....		20,050	1,048 50
Net in force at December 31, 1913.....	1,872	\$ 3,642,733	\$ 17,957 32

SESSIONAL PAPER No. 8

THE LAW UNION AND ROCK—Continued.

RISKS AND PREMIUMS IN CANADA—Concluded.

Employers' Liability Risks.

Gross policies in force at date of last statement.....	533	\$ 37,561 33
Taken during the year, new.....	261	96,173 11
Taken during the year, renewed.....	311	36,537 25
Total.....	1,105	\$ 170,271 69
Deduct terminated.....	764	123,821 66
Gross in force at end of year.....	341	\$ 46,450 03
Deduct reinsured.....		12,231 25
Net in force at December 31, 1913.....	341	\$ 34,218 78

Sickness Risks.

Gross policies in force at date of last statement.....	571	\$ 8,809 08
Taken during the year, new.....	346	3,575 83
Taken during the year, renewed.....	978	8,903 07
Total.....	1,895	\$ 21,287 98
Deduct terminated.....	1,107	13,006 73
Gross in force at end of year.....	788	\$ 8,281 25
Deduct reinsured.....		498 62
Net in force at December, 31, 1913.....	788	\$ 7,782 63

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1913.

FIRE DEPARTMENT.

The fire premiums, after deduction of reinsurances, amounted to £240,009: 17: 1. The losses by Fire, less reinsurances, were £112,905: 7: 2, or 47.04 per cent of the Premium Income. The Expenses of every description, including Commission, amounted to £91,965: 1: 7, and were at the rate of 38.31 per cent of the Net Premium Income. After increasing the Fire Reserves to £296,004 there has been carried from this account to the Profit and Loss Account the sum of £47,593: 12: 4.

EMPLOYERS' LIABILITY DEPARTMENT.

The income of this Department amounted to £35,432: 0: 5; the outgoings of all descriptions to £25,390: 1: 11. The reserve for Unexpired Risk has been increased to £13,720 and £8,651: 12: 4 has been carried to Profit and Loss account.

ACCIDENT ACCOUNT.

The income amounted to £18,017: 7: 11, and Claims, Commission, Expenses and Bonus to Policyholders to £14,659: 19: 2; The Reserve for Unexpired Risk amounts to £7,057, and £3,042: 3: 11 has been carried to Profit and Loss Account.

PROFIT AND LOSS ACCOUNT.

The sum of £269,985: 2: 10 was brought forward from 1912. To that amount has been added: from the Fire Account, £47,593: 12: 4; from the Employers' Liability Account, £8,651: 12: 4; from the Accident Account, £3,042: 3: 11; from the General Account, £5,470: 18: 4; and from the Fixed Term Assurance Fund, £2,907, making, with £36,715: 15: 9 of Interest and Transfer Fees, £87: 17: 6, a total of £374,454: 3: 0. Thereout has been paid for Dividends for Shareholders £84,750; for Interest on Debentures, £10,841: 2: 9; for expenses of management, £4,000; for Income Tax, £4,684: 9: 0; leaving a balance of £270,178: 11: 3 to be carried forward as a general Reserve and to support future Dividends.

FUNDS.

The Company's Funds at the close of the year amounted to £9,781,021: 14: 3, and its total income to £1,323,850: 17: 1

DIVIDEND.

The Directors recommend the payment of a Dividend for the year now current of 8s. per share, less Income Tax, and payable half-yearly on the 31st May and 30th November.

THE LAW UNION AND ROCK—Continued.

FIRE ACCOUNT.

	£	s.	d.		£	s.	d.
Fire Reserve Fund—				Claims under policies paid and outstanding (<i>less</i> reinsurances)	112,505	7	2
Premium reserve for unexpired risks.....	£	96,606	0 0	Commission.....	35,957	0	4
General fire reserve.....		200,000	0 0	Expenses of management.....	53,449	18	7
				Contributions to fire brigades.....	2,558	2	8
Premiums received, <i>less</i> reinsurances.....		296,606	0 0	Carried to profit and loss account.....	47,593	12	4
Interest, dividends and rents.....	£	12,137	2 0	Fire Insurance Fund at the end of the year—			
<i>Less</i> income tax thereon.....		284	18 0	Reserve for unexpired risks, being 40 per cent of the premium income for the year.....	£	96,004	0 0
				General fire reserve.....	200,000	0 0	
					296,004	0 0	
					£	548,468	1 1

EMPLOYERS' LIABILITY ACCOUNT.

	£	s.	d.		£	s.	d.
Employers' Liability Insurance Fund at the beginning of the year—				Payments under policies, including medical and legal expenses in connection therewith.....	14,803	12	5
Reserve for unexpired risks.....	£	12,715	0 0	Commission.....	5,068	6	6
Total estimated liability in respect of outstanding claims.....		14,514	13 10	Expenses of management.....	5,518	3	0
				Carried to profit and loss account.....	8,631	12	4
Premiums received, <i>less</i> reinsurances.....		27,232	13 10	Employers' Liability Insurance Fund at the end of the year—			
Interest, dividends and rents.....	£	1,143	19 6	Reserve for unexpired risks, being 40 per cent of the premium income for the year.....	£	13,726	0 0
<i>Less</i> income tax thereon.....		26	17 0	Total estimated liability in respect of outstanding claims.....	14,897	0 0	
					28,623	0 0	
					£	62,064	14 3

ACCIDENT ACCOUNT.

	£	s.	d.		£	s.	d.
Accident Insurance Fund at the beginning of the year—				Payments under policies, including medical and legal expenses in connection therewith.....	7,452	13	10
Reserve for unexpired risks.....	£	6,985	0 0	Commission.....	3,164	9	0
Total estimated liability in respect of outstanding claims.....		1,984	15 2	Expenses of management.....	2,836	19	8
				Bonus to policyholders.....	1,295	16	8
				Carried to profit and loss account.....	3,042	3	11

SESSIONAL PAPER No. 8

Premiums received, less reinsurance	17,642 5 5
Interest, dividends and rents	384 2 9
Less income tax thereon	9 0 3
	<u>£ 375 2 6</u>

Accident Insurance Fund at the end of the year— Reserve for unexpired risks, being 40 per cent of the premium income for the year	7,057 0 0
Total estimated liability in respect of outstanding claims	2,228 0 0
	<u>£ 9,285 0 0</u>

£	26,987 3 1
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£	26,987 3 1
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PROFIT AND LOSS ACCOUNT.

	£	s.	d.
Balance at the beginning of the year	289,985	2	10
Interest, dividends and rents not carried to other accounts	£ 37,598	7	0
Less income tax thereon	882	11	3
Brought from Fire account	36,715	15	9
“ Employers' liability account	47,593	12	4
“ Accident account	8,651	12	4
“ General account	3,042	3	11
“ Fixed term insurance account	5,470	18	4
Transfer fees	2,907	0	0
	57	17	6
£	374,454	3	6

	£	s.	d.
Dividends to shareholders for the year ended 31st December, 1913	£ 84,750	0	0
Interest on debenture stock	10,841	2	9
Expenses not charged to other accounts	95,591	2	9
Income tax	4,000	0	0
Balance at the end of the year	4,651	9	0
	270,178	11	3

BALANCE SHEET.

	£	s.	d.		£	s.	d.
LIABILITIES.				ASSETS.			
Capital—				Mortgages on property within the United Kingdom	1,033,658	9	0
Subscribed	£1,575,000			Mortgages on property out of the United Kingdom	2,818,035	4	8
(150,000 £10 shares 12s. paid, and 75,000 £1 shares fully paid.)				Loans on parochial and other public rates	104,058	13	11
Paid up				Loans on life interests	150,851	11	0
Debenture stock				Loans on reversions	118,905	0	0
Life assurance fund				Loans on stocks and shares	22,000	0	0
Fire reserve fund				Loans on the company's policies within their surrender values	400,244	13	3
Profit and loss account				Loans on personal security	520	0	0
Fixed term insurance fund				Investments—	755	0	0
Employers' liability insurance fund				Deposit with the High Court (Consols)	20,896	15	0
Accident insurance fund				British Government securities	81,174	15	10
General insurance fund				Municipal and county securities (United Kingdom)	78,200	5	6
Staff pension fund				Indian and Colonial Government securities	153,579	9	0
				Indian and Colonial Provincial securities	34,842	13	3
£	9,563,855	19	3				

THE LAW UNION AND ROCK—*Concluded.*BALANCE SHEET—*Concluded.*

LIABILITIES— <i>Con.</i>		ASSETS— <i>Con.</i>	
	£ s. d.		£ s. d.
Claims estimated but not yet paid—		Indian and Colonial Municipal securities.....	284,785 9 1
Life assurance.....	76,984 11 3	Foreign Government securities.....	418,243 0 5
Fire insurance.....	5,286 0 5	Foreign Provincial securities.....	24,746 7 8
Annuities due and unpaid.....	1,217 14 3	Foreign municipal securities.....	294,136 12 2
Balances due to other fire offices.....	124,299 11 0	Railway and other debenture and debenture stocks—	
Outstanding life reinsurance premiums.....	3,984 0 0	Home and foreign.....	1,777,029 0 0
Outstanding accident reinsurance pre-		Railway and other preference and guaranteed stocks.....	273,408 15 3
miums.....	627 9 6	Railway and other ordinary stocks.....	256,100 12 1
Outstanding expenses.....	2,062 19 8	Rent charges.....	15,108 10 5
Auditors' fees.....	630 0 0	Freehold ground rents.....	20,904 9 4
Proprietors' dividends outstanding.....	1,150 18 11	Leasehold ground rents.....	15,029 15 9
Interest accrued on debenture stock.....	962 10 0	House property (freehold and leasehold property).....	712,265 4 7
		Life interests.....	11,714 7 2
	217,165 15 0	Reversions.....	111,443 11 8
		Agents' Balances—Fire.....	88,123 4 11
		Life.....	80,988 4 7
		Accident, etc.....	10,673 16 11
		Outstanding premiums { Fire.....	3,929 0 8
		{ Life.....	13,984 7 0
		(Head Office) { Accident, etc.....	13,498 11 7
		Outstanding interest, dividends and rents, less income tax.....	15,767 19 1
		Interest accrued but not payable, less income tax.....	142,658 3 6
		Bills receivable.....	3,775 7 6
		Cash—On deposit.....	127,852 3 4
		In hand and on current accounts.....	50,426 0 2
			£ 9,781,021 14 3
	£ 9,781,021 14 8		

SESSIONAL PAPER No. 8

THE LIVERPOOL AND LONDON AND GLOBE INSURANCE COMPANY, LIMITED

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1913.

Chairman—EVELYN S. PARKER.
Manager in Canada—

General Manager and Secretary—
A. G. DENT.

J. GARDNER THOMPSON.
Principal Office—Liverpool, Eng.

Head Office in Canada—Montreal.

(Established, May 21, 1836. Commenced business in Canada, June 4, 1851.)

CAPITAL.

Amount of joint stock capital authorized.....	£3,000,000 stg.	—\$14,600,000 00
Amount subscribed for.....	2,655,250 "	— 12,922,216 66
Amount paid thereon in cash.....	265,525 "	— 1,292,221 66

ASSETS IN CANADA.

Real estate held by the company, viz.:

The company's building, St. James Street, corner of Place d'Armes Square, Montreal...	\$ 450,000 00
Loans secured on bonds and mortgages on real estate, first liens.....	1,606,700 00
Stocks and bonds in deposit with the Receiver General, viz.:	

	Par value.	Market value.
Canada stock, 1930/1950, 3½ p.c.....	\$ 570,616 66	\$ 507,849 00
Canadian Pacific Railway land grant stock, 1938, 3½ p.c.....	48,666 67	43,800 00
Canadian Northern Railway bonds, (g'teed by Prov. of Manitoba) 1930, 4 p.c.....	48,666 67	43,800 00
Canadian Northern Railway (Ontario division) bonds (g'teed. by of Prov. Manitoba) 1930, 4 p.c.....	24,333 33	21,900 00
Canadian Northern Railway debenture stock (g'teed. by Prov. of Ontario), 1938, 3½ p.c.....	146,000 00	119,720 00
City of Montreal con. stock, 1921, 4 p.c.....	40,000 00	38,400 00
City of Montreal stock, 1927, 4 p.c.....	1,500 00	1,395 00
City of Ottawa bonds, 1915, 4 p.c.....	18,000 00	17,820 00
City of Ottawa debts., 1927, 4 p.c.....	14,600 00	13,432 00
City of Ottawa debts., 1937, 4 p.c.....	16,546 67	14,727 00
City of Ottawa debts., 1938, 4 p.c.....	4,866 67	4,331 00
City of Ottawa debts., 1940, 4 p.c.....	12,653 33	11,135 00
Town of St. Henri bonds, 1920, 4½ p.c.....	50,000 00	49,500 00
City of Winnipeg bonds, 1931, 4 p.c.....	46,500 00	41,285 00
City of Toronto debts., 1919, 4 p.c.....	48,666 67	46,720 00
City of Toronto debts., 1944, 4 p.c.....	58,400 00	51,392 00
City of Sherbrooke debentures, 1921, 4 p.c.....	30,000 00	28,200 00
City of Montreal debentures, 1925, 4 per cent.....	500 00	470 00
Prov. of Ontario stock, 1947, 4 p.c.....	48,666 67	45,260 00

Total par and market values.....\$1,229,183 34 \$1,101,236 00

Carried out at market value.....	1,101,236 00
Montreal Board of Trade 5 per cent 2nd mortgage bonds, 1922, par value, \$1,000, market value, \$920; carried out at market value.....	920 00
Cash on hand at head office in Canada.....	23,615 18

Cash in banks, viz.:

Bank of Montreal, Montreal, General (less Bank of Montreal, Montreal, Manager, \$573.45).....	\$93,723 09
Bank of Montreal, Winnipeg.....	27,773 62
Bank of Montreal, St. John, N.B.....	1,711 49

Total cash in banks.....123,208 20

4 GEORGE V., A. 1914

THE LIVERPOOL AND LONDON AND GLOBE—*Continued.*ASSETS IN CANADA—*Concluded.*

Rents due	\$	29 33
Interest accrued		17,076 91
Agents' balances and premiums uncollected (\$2,798 21 was on business issued prior to Oct. 1, 1913)		105,910 18
Office furniture, maps, plans, etc., at Montreal office and St. John, N B., branch offices (estimated)		5,000 00
Life policy loans		3,717 35
Due by reinsuring companies		424 05
Total assets in Canada	\$	3,438,837 20

LIABILITIES IN CANADA.

Net amount of unsettled losses (previous years)	\$	1,892 00
Net amount of unsettled claims, adjusted but unpaid, 1913		77,570 18
Net amount of claims resisted, in suit		683 44
Total net amount of unsettled losses	\$	80,145 62
Reserve of unearned premiums, \$1,047,881.08; carried out at 80 per cent		838,304 87
Liabilities under the life department		72,019 10
Due for reinsurance		553 17
Taxes due and accrued		7,500 00
Total liabilities in Canada	\$	998,522 76

INCOME IN CANADA.

Gross cash received for premiums	\$	1,788,030 63
Deduct reinsurances, \$76,811.28, and return premiums, \$308,964.55		385,775 83
Net cash received for fire premiums	\$	1,402,254 80
Received for interest on investments		98,743 95
Received for rents		21,655 09
Total income in Canada	\$	1,522,653 84

EXPENDITURE IN CANADA.

Amount paid for losses occurring in previous years	\$	57,481 55
Deduct savings, salvage and reinsurance		4,950 96
Net amount paid for said losses	\$	52,530 59
Paid for losses, occurring during the year	\$	768,277 18
Deduct savings, salvage and reinsurance		41,020 38
Net amount paid for said losses	\$	727,256 80
Total net amount paid for fire losses	\$	779,787 39
Commissioner brokerage		272,166 01
Salaries, \$70,032.33; directors, \$1,359.57; auditors, \$1,250		72,641 90
Taxes		16,272 67
Miscellaneous payments, viz.: Advertising, \$3,568.84; rent and light, \$11,404.35; inspections and surveys, \$9,400.88; printing and stationery, \$13,865.78; postage, telegrams, telephones and express, \$5,036.75; maps and plans, \$3,791.88; underwriters' boards and tariff associations, etc., \$14,251.56; law expenses, \$192.91; office furniture, \$1,540.34; general expenses, \$5,969.53; fire department, etc., \$325.67; exchange, \$1,599.88		71,248 37
Total expenditure in Canada	\$	1,212,116 34

SESSIONAL PAPER No. 8

THE LIVERPOOL AND LONDON AND GLOBE—*Concluded.*

RISKS AND PREMIUMS IN CANADA.

	No.	Amount.	Premiums thereon.
Gross policies in force at date of last state- ment.....	79,629	\$172,832,304	\$2,186,463 03
Taken during the year, new and renewed.....	55,246	146,779,869	1,791,368 24
Total.....	134,875	\$319,612,173	\$3,977,831 27
Deduct terminated.....	50,496	143,542,877	1,832,747 92
Gross in force at end of year.....	84,379	\$176,069,296	\$2,145,083 35
Deduct reinsured.....		9,853,897	101,455 92
Net in force at December 31, 1913.....	84,379	\$166,215,399	\$2,043,627 43

(For General Business statement, see Appendix.)

†THE LIVERPOOL-MANITOBA ASSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1913.

President and Managing Director—J. GARDNER THOMPSON.

Vice-President and Secretary—**J. W. BINNIE. Principal Office—Montreal.

(Incorporated March 12, 1912, by an Act of Parliament of Canada, 2 George V, Chapter 114. Dominion license issued August 1, 1912).

CAPITAL.

Amount of joint stock capital authorized and subscribed for.....	\$ 500,000 00
Amount paid thereon in cash.....	175,000 00

(For list of Shareholders, see Appendix.)

ASSETS.

Bonds owned, viz.:—

	Par value.	Book value.	Market value.
Montreal Protestant School Board bonds, 1935, 4 p.c.....	\$32,000 00	\$ 32,000 00	\$ 28,160 00
Grand Trunk Railway of Canada perpetual debentures, 4 p.c.....	111,933 33	100,487 88	101,859 33
Province of Nova Scotia, debentures, 1922, 3 p.c.....	15,000 00	13,889 85	13,350 00
Montreal Light, Heat and Power Co. bonds, 1933, 5 p.c.....	79,000 00	79,978 98	79,090 00
Winnipeg Electric Railway bonds, 1935, 5 p.c....	10,000 00	10,588 00	9,900 00
City of Toronto local improvement debentures, 1915, 3½ p.c.....	60,000 00	59,267 74	58,800 00
Town of Outremont bonds, 1938, 4 p.c.....	50,000 00	50,762 82	42,500 00
Dominion of Canada stock, 1930/50, 3½ p.c.....	4,866 66	4,733 70	4,331 33
*Province of Manitoba Drainage debentures, 1937, 4 p.c.....	21,000 00	21,179 44	19,320 00
*Montreal Commercial High School bonds, (guaranteed by Prov. of Quebec) 1949, 4 p.c.....	35,000 00	34,907 89	31,500 00
New Brunswick Cold Storage Co. debentures (guaranteed by Province of New Brunswick) 1947, 4 p.c.....	9,000 00	8,879 20	7,920 00
Montreal Water and Power Co. lien gold bonds, 1932, 4½ p.c.....	31,633 33	30,449 27	31,000 67
Shawinigan Water & Power Co. bonds, 1934, 5 p.c.....	25,000 00	25,698 04	25,750 00
Rosemount (Que.) School bonds, 1951, 5½ p.c.....	13,000 00	14,327 26	13,260 00
City of Victoria, B.C., Imp. debentures, 1921, 4 p.c.....	29,200 00	27,223 24	27,448 00
R.C.S. Com'rs. of St. Leo, Westmount bonds, 1950, 5 p.c.....	15,000 00	15,746 31	13,650 00
Quebec, Montmorency and Charlevoix Railway bonds, 1923, 5 p.c.....	25,000 00	25,697 42	22,500 00
Notre Dame de Grace School bonds, 1951, 5 p.c.....	15,000 00	15,635 12	14,550 00
Ontario Loan & Debenture Co. bonds, 1917, 4½ p.c.....	20,000 00	20,000 00	20,000 00
London & Western Trust Co. bonds, 1916, 4½ p.c.....	25,000 00	25,000 00	25,000 00

*On deposit with Receiver General. †On October 1, 1912, The Liverpool-Manitoba Assurance Company acquired the rights and property of the Manitoba Assurance Company and assumed all duties, obligations and liabilities of the latter Company.

**Since resigned and replaced by Lewis Laing.

SESSIONAL PAPER No. 8

THE LIVERPOOL-MANITOBA—Continued.

ASSETS—Concluded.

Bonds owned—Concluded.

	Par value.	Book value.	Market value.
Province of Quebec Inscribed stock, 1937, 3 p.c.	\$ 10,000 00	\$ 7,556 85	\$ 7,900 00
Canada Perin. Mort. Corp. debts., 1918, 4½ p.c.	25,000 00	25,000 00	24,750 00
Maisonneuve R.C. School bonds, 1953, 5½ p.c.	25,000 00	25,000 00	26,250 00
Total par, book and market values.....	\$ 686,633 32	\$ 673,409 01	\$ 648,699 33
Carried out at book value.....			\$ 673,409 01
Cash at head office and at Winnipeg branch.....			14,671 40
Cash in banks, viz.:—			
Bank of Montreal, Montreal, General.....			\$ 49,237 05
Canadian Bank of Commerce, Winnipeg.....			6,149 51
Bank of Montreal, Montreal, Manager.....			2,104 25
Total cash in banks.....			57,490 81
Total ledger assets.....			\$ 745,571 22
Deduct market value of bonds, under book value.....			24,709 68
			\$ 720,861 54

OTHER ASSETS.

Interest accrued.....	\$ 4,347 72
Agents' balances and premiums uncollected.....	39,787 55
Due for reinsurance losses.....	2,021 33
Reinsurance rebates due from other companies.....	766 48
Total assets.....	\$ 767,784 62

LIABILITIES.

Net amount of losses, adjusted but unpaid.....	\$ 16,339 89
Net amount of losses, unadjusted (accrued in previous years).....	1,297 00
Total net amount of unsettled claims for losses.....	\$ 17,636 89
Reserve of unearned premiums, \$299,393.68; carried out at 80 per cent.....	239,514 95
Due and accrued for taxes.....	1,500 00
Total liabilities, except capital stock.....	\$ 258,651 84
Excess of assets over liabilities.....	\$ 509,132 78
Capital stock paid up.....	175,000 00
Surplus over liabilities and capital.....	\$ 334,132 78

INCOME.

Gross cash received for premiums.....	\$ 573,663 68
Deduct reinsurance, \$66,890.65; and return premiums, \$109,939.47.....	175,830 12
Total net cash received for premiums.....	\$ 397,833 56
Received for interest.....	28,106 60
Total.....	\$ 425,940 16
Received for increased capital.....	75,000 00
Total income.....	\$ 500,940 16

EXPENDITURE.

Amount paid for losses occurring in previous years.....	\$ 12,638 03
Deduct reinsurances and savings and salvage.....	958 58
Net amount paid for said losses.....	\$ 11,679 45
Amount paid for losses occurring during the year.....	\$ 270,059 41
Deduct savings, salvage and reinsurances.....	70,515 25
Net amount paid for said losses.....	\$ 199,544 16
Total net amount paid for losses.....	\$ 211,223 61

4 GEORGE V., A. 1914

THE LIVERPOOL-MANITOBA—*Concluded.*EXPENDITURE—*Concluded.*

Dividends.....	\$ 75,000 00
Paid or allowed for commission or brokerage.....	78,070 24
Paid for salaries, H.O. officials, \$18,521.89; directors' fees, \$444 98; auditors' fees, \$500.....	19,466 87
Paid for taxes.....	5,551 86
All other payments, viz.: Advertising, \$1,023.89; printing and stationery, \$6,182.26; inspections, \$2,273 50; rents and light, \$2,937 62; postage, telegrams, telephones and express, \$1,975 57; underwriters' board fees, \$3,842.61; maps and plans, \$1,111 24; law charges, \$115.40; general expenses, \$1,552 83; furniture and fixtures, \$466 84; fire departments, patrol and salvage corps assessments, \$68.59; exchange, \$495.76.....	22,046 11
Total expenditure.....	\$ 411,358 73

SYNOPSIS OF LEDGER ACCOUNTS.

Amount of net ledger assets, December 31, 1912.....	\$ 648,716 07
Amount of cash income, as above.....	500,940 16
Foreign reinsurance account.....	7,273 72
Total.....	\$ 1,156,929 95
Amount of expenditure as above.....	411,358 73
Balance, net ledger assets, December 31, 1913.....	\$ 745,571 22

RISKS AND PREMIUMS.

	No.	Amount.	Premiums thereon.
Gross policies in force at December 31, 1912.....	29,292	\$ 47,237,694	\$ 663,451 35
Taken during the year, new and renewed.....	19,839	44,118,027	580,397 87
Total.....	49,131	\$ 91,355,721	\$1,243,849 22
Deduct terminated.....	20,126	40,882,463	572,493 34
Gross in force at end of year.....	29,005	\$ 50,473,258	\$ 671,355 88
Deduct reinsured.....		7,410,910	92,269 59
Net in force at December 31, 1913.....	29,005	\$ 43,062,348	\$ 579,086 29

SESSIONAL PAPER No. 8

LONDON AND LANCASHIRE FIRE INSURANCE COMPANY,
LIMITED.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1913.

Chairman—JOHN H. CLAYTON. | General Manager and Secretary—
F. W. P. RUTTER.
Principal Office—Liverpool, England
Chief Agent in Canada—ALFRED WRIGHT. | Head Office in Canada—Toronto.

(Established December 10, 1861. Commenced business in Canada, April, 1880.)

CAPITAL.

Amount of joint stock capital authorized.....	\$14,600 000 00
Amount subscribed for.....	12,854,083 33
Amount paid thereon in cash.....	1,285,408 33

ASSETS IN CANADA.

Stocks and bonds on deposit with the Receiver General:

	Par value.	Market value.
City of Montreal Technical School debts., 1949, 4 p.c.....	\$ 63,133 33	\$ 61,320 00
Canada stock, 1938, 3½ per cent.....	29,200 00	23,944 00
Niagara Falls Park debts., (G'teed by the Prov. of Ontario) 1927, 4 p.c.....	49,333 33	47,360 00
City of Guelph debts., 1935, 4½ p.c.....	10,000 00	9,300 00
City of Grand Forks debts., 1917, 6 p.c.....	4,000 00	3,960 00
City of Grand Forks debts., 1918, 6 p.c.....	11,000 00	10,890 00
City of Grand Forks debts., 1917, 7 p.c.....	10,000 00	9,900 00
Cape of Good Hope debts., 1917, 4 p.c.....	24,333 34	24,000 00
City of Columbia debts., 1920, 6 p.c.....	3,000 00	2,910 00
City of Edmonton debts., 1919, 4½ p.c.....	742 96	705 81
City of Edmonton debts., 1920, 4½ p.c.....	1,727 08	1,640 73
British Government local loans, stock, 1912 or later, 3 p.c....	26,766 66	21,631 00
Province of Manitoba debts., 1947, 4 p.c.....	26,280 00	23,914 80
City of Vancouver debts., 1948, 4 p.c.....	4,866 67	4,088 00
City of Toronto debts., 1929, 3½ p.c.....	24,333 33	20,926 67
City of Toronto debts., 1944, 3½ p.c.....	24,333 34	19,223 33
City of Toronto (North Toronto) debts., 1935 to 1942, 4½ p.c.	20,246 58	19,031 79
Province of Ontario stock, 1947, 4 p.c.....	29,200 00	27,156 00
City of Winnipeg stock, 1940, 4 p.c.....	14,600 00	12,556 00
Canadian Northern Alberta Railway stock, (g'teed by Dominion of Canada) 1960, 3½ p.c.....	58,400 00	49,056 00
Canadian Northern Railway 1st mortgage deb. stock (g'teed. by Dominion of Canada) 1958, 3½ p.c.....	38,933 33	32,704 00
Canadian Northern Pacific Railway 1st mortgage deb. stock, (g'teed by Prov. of British Columbia) 1950, 4 p.c	19,466 67	17,331 82
Irish Land stock, 1939 or later, 3 p.c.....	34,066 67	25,720 33

Total on deposit with Receiver General.....	\$ 532,963 29	\$ 469,410 28
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Carried out at market value.....	\$ 469,410 28
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Other debentures in the possession of the company, viz.:—

	Par value.	Market value.
Dominion Permanent Loan Co's. debts., 1914, 4 p.c.....	\$ 15,000 00	\$ 15,000 00
Reliance Loan and Savings Co. debts., 1913, 5 p.c.....	20,000 00	20,000 00

Total par and market values.....	\$ 35,000 00	\$ 35,000 00
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Carried out at market value.....	35,000 00
Cash at head office in Canada.....	6,210 69

4 GEORGE V., A. 1914

LONDON AND LANCASHIRE—*Concluded.*ASSETS IN CANADA — *Concluded.*

Cash in banks, viz.:—	
Dominion Bank, Toronto	\$ 75,691 05
Dominion Bank, Winnipeg	11,768 81
Bank of British North America, Montreal	13,135 58
Royal Bank, Quebec	3,081 15
Total cash in banks	\$ 103,676 59
Interest accrued	3,088 57
Agents' balances and premiums uncollected (\$2,828.90 was on business issued prior to October 1, 1913)	73,359 98
Total assets in Canada	\$ 690,746 11

LIABILITIES IN CANADA.

Net amount of losses, unadjusted (\$2,343 of which accrued prior to 1913.)	\$ 23,597 22
Reserve of unearned premiums, \$523,836.70; carried out at 80 per cent.	419,069 36
Taxes due and accrued (estimated)	9,400 00
Total liabilities in Canada	\$ 452,066 58

INCOME IN CANADA.

Gross cash received for premiums	\$ 798,009 78
Deduct reinsurance, \$22,058.28; and return premiums, \$102,117.03	124,205 31
Net cash received for premiums	\$ 673,804 47
Cash received for interest on investments	9,479 92
Interest on bonds and debentures paid direct to head office	13,169 17
Other income (fees)	204 62
Total income in Canada	\$ 696,658 18

EXPENDITURE IN CANADA.

Amount paid for losses occurring in previous years	\$ 12,912 37
Deduct amount received for savings and salvage	3 75
Net amount paid for said losses	\$ 12,908 62
Amount paid for losses occurring during the year	\$ 303,582 99
Deduct amount received for reinsurance	10,462 49
Net amount paid for said losses	\$ 293,120 50
Total net amount paid for losses	\$ 306,029 12
Commission or brokerage	133,600 87
Paid for salaries, head office officials, \$39,045.78; travelling expenses, \$1,363.10	40,414 83
Taxes	8,786 20
All other payments, viz.:—Advertising, \$4,908.44; rent, \$3,498.25; maps and plans, \$2,442.71; inspections and surveys, \$2,242.56; postage, telegrams, telephones and express, \$2,965.62; underwriters' associations, \$7,017.61; office expenses, \$3,596.07; duty and sundries, \$473.79; legal expenses, \$100.96; office furniture and fixtures, \$528.71; stationery and printing, \$5,134.93	32,909 65
Total expenditure in Canada	\$ 521,740 72

RISKS AND PREMIUMS IN CANADA.

	No.	Amount.	Premiums thereon.
Gross policies in force at date of last statement	46,128	\$ 76,789,179	\$ 943,431 65
Policies taken during the year, new and renewed	25,856	67,595,747	811,372 84
Total	71,964	\$ 144,384,926	\$ 1,754,804 49
Deduct terminated	22,520	58,160,962	729,351 01
Gross in force at end of year	49,444	\$ 86,223,964	\$ 1,025,453 48
Deduct reinsured		2,835,540	24,368 54
Net in force at December 31, 1913	49,444	\$ 83,388,424	\$ 1,001,084 94

(For General Business Statement, see Appendix.)

SESSIONAL PAPER No. 8

THE LONDON ASSURANCE.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1913.

Governor—ALFRED CLAYTON COLE. | Manager Fire Dept.—JAMES CLUNES.
 Principal Office—No. 7, Royal Exchange, London, E.C., England.
 Joint Managers in Canada— | Head Office in Canada—Montreal.
 W. KENNEDY AND W. B. COLLEY.

(Incorporated June 22, 1720. Commenced business in Canada, March 1, 1862)

CAPITAL.

Amount of capital authorized.....	\$ 9,733,333 33
Amount subscribed for.....	4,363,210 00
Amount paid thereon in cash.....	2,181,605 00

ASSETS IN CANADA.

In deposit with the Receiver General, viz.:—

	Par Value.	Market value.
Montreal Corporation stock, 1921, 4 p.c.....	\$ 167,000 00	\$ 160,320 00
Province of Manitoba stock, 1950, 4 p.c.....	42,583 33	38,325 00
Canadian Northern Ontario Railway Deb. Stock (g'teed by Dominion of Canada) 1961, 3½ p.c.....	48,666 67	40,880 00
	<u>\$ 258,250 00</u>	<u>\$ 239,525 00</u>
Carried out at market value.....		\$ 239,525 00
Cash on hand at head office in Canada.....		436 56
Cash in Union Bank of Canada, Montreal.....		13,670 38
Agents' balances and premiums uncollected (\$3,285.87 was on business prior to October 1, 1913)		41,982 48
Office furniture and plans.....		5,000 00
Total assets in Canada.....		<u>\$ 300,614 42</u>

LIABILITIES IN CANADA.

Claims, unadjusted.....	\$ 9,165 00
Claims resisted, in suit (accrued in 1910).....	4,500 00
Total amount of unsettled claims for losses.....	\$ 13,665 00
Reserve of unearned premiums \$227,442.79; carried out at 80 p.c.....	181,954 23
Reinsurance reserve under life department.....	12,495 00
Taxes due and accrued.....	6,055 57
Total liabilities in Canada.....	<u>\$ 214,169 80</u>

INCOME IN CANADA.

Gross cash received for premiums.....	\$ 347,167 79
Deduct reinsurance \$14,241.14; and return premiums, \$41,548.12.....	58,789 26
Net cash received for premiums.....	\$ 288,378 53
Interest on deposit with Receiver General, paid direct to head office, England.....	9,660 82
Total income in Canada.....	<u>\$ 298,039 35</u>

THE LONDON ASSURANCE—*Concluded.*

EXPENDITURE IN CANADA.

Net amount paid for losses occurring in previous years.....	\$	8,124 31	
Amount paid for losses occurring during the year.....	\$	128,224 73	
Deduct reinsurance, savings and salvage.....		1,904 92	
Net amount paid for said losses.....	\$	126,319 81	
Total net amount paid for losses.....	\$		134,444 12
Paid for commission or brokerage.....			55,458 10
Salaries.....			20,377 34
Paid for taxes.....			4,367 81
All other payments, viz.:—Advertising, \$965.55; furniture and fixtures, \$674.61; inspections and surveys, \$4,275.94; maps and plans, \$1,188.60; postage, telegrams, telephones and express, \$2,338.93; printing and stationery, \$3,840.52; rents, \$2,625.74; underwriters boards, tariff associations, etc. \$2,870.34; sundries, \$410.17.....			
			19,190 40
Total expenditure in Canada.....	\$		233,817 77

RISKS AND PREMIUMS IN CANADA.

	Amount.	Premiums thereon.
Gross policies in force at date of last statement.....	\$ 33,584,754	\$ 408,273 17
Taken during the year, new and renewed.....	29,806,849	355,029 38
Total.....	\$ 63,391 603	\$ 763,302 55
Deduct terminated.....	23,748 069	307,992 93
Gross in force at end of year.....	\$ 39,643,534	\$ 455,309 62
Deduct reinsured.....	1,299,841	19,146 70
Net in force at December 31, 1913.....	\$ 38,343,693	\$ 436,162 92

(For General Business Statement, see Appendix.)

THE LONDON MUTUAL FIRE INSURANCE COMPANY OF CANADA.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1913.

President—A. H. C. CARSON. | Secretary—A. T. PLATT.
 Vice-President and Manager—FRANK D. WILLIAMS.
 Principal Office—Toronto, Ontario.

(Incorporated in 1859 under the Act respecting Mutual Insurance Companies, being cap. 52 of the Consolidated Statutes of Upper Canada; amended in 1863 by 27 Vic., cap. 52. Incorporated in 1878 by Act of the Dominion of Canada, 41 Vic., cap. 40; amended in 1899 by 62-63 Vic., cap. 118; amended in 1901 by 1 Edward VII, cap. 103. Organized and commenced business in Canada, 1859.)

CAPITAL.

Amount of capital authorized.....	\$ 500,000 00
Amount subscribed for.....	100,000 00
Amount paid thereon in cash.....	17,500 00

(For List of Shareholders, see Appendix.)

ASSETS.

Value of real estate (less encumbrances) held by company.....	\$ 101,727 08
Loans secured by way of mortgages on real estate, first liens.....	37,845 00
Loans secured by bonds, stocks or other marketable collateral.....	1,200 00

	Par value.	Amount loaned thereon.
98 shares Sovereign Fire Ins. Co. stock.....	\$ 3,920	\$ 1,200

Bonds and debentures owned by the company, viz:—

In deposit with the Receiver-General.

	Par value.	Book value.	Market value.
Town of Springhill, N.S., debts., 1933, 4 p.c.....	\$ 24,000 00	\$ 23,040 00	\$ 19,440 00
Ontario Loan & Debenture Co. bond, 1919, 4 p.c.....	8,000 00	8,000 00	7,920 00
Huron & Erie Loan & Savings Co. debts., 1916, 4 p.c.....	8,000 00	8,000 00	8,000 00
Canada Permanent Mortgage Corp. debts., 1916, 4 p.c.....	7,500 00	7,500 00	7,500 00
City of Victoria debts., 1952, 4 p.c.....	6,000 00	5,970 00	4,980 00
Town of Dauphin, Manitoba, debts., 1925, 5 p.c.....	8,000 00	8,634 40	7,280 00
Total in deposit with Receiver General.	\$ 61,500 00	\$ 61,144 40	\$ 55,120 00

In possession of Company.

City of Victoria debts., 1952, 4 p.c.....	\$ 4,000 00	\$ 3,980 00	\$ 3,320 00
Canada Permanent Mortgage Corp. debts., 1915, 4 p.c.....	12,500 00	12,500 00	12,500 00
Town of North Battleford debts., 1914 to 1917, 5 p.c.....	3,903 33	3,902 16	3,746 32
Rural Municipality of Edward debts., 1914 to 1923, 5 p.c.....	1,700 64	1,700 64	1,683 63
Rural Municipality of Edward debts., 1914 to 1928, 6 p.c.....	1,913 91	1,913 91	1,990 47
Interurban Electric Co., Ltd., bonds, 1914, 5 p.c.....	12,500 00	12,500 00	12,500 00
Mexican Northern Power Co. debts., 1939, 5 p.c.....	10,000 00	9,000 00	2,900 00

4 GEORGE V., A. 1914

THE LONDON MUTUAL FIRE—Continued.

ASSETS—Continued.

<i>In possession of the Company—Con.</i>	Par value.	Book value.	Market value.
City Central Real Estate Co. debts, 1940, 5 p.c. \$	10,000 00	\$ 9,000 00	\$ 8,700 00
Village of Stirling debts, 1914 to 1918, 5 p.c.	1,277 64	1,277 64	1,252 09
Nelson St. Ry. Co. debts, 1930, 5 p.c.	4,500 00	4,500 00	4,095 00
National Bridge Co. of Can. Ltd., debts, 1951, 6 p.c.	5,000 00	4,500 00	4,650 00
Town of Glace Bay debts, 1923, 5 p.c.	1,000 00	1,000 00	950 00
Mississippi River Power Co. bonds, 1951, 5 p.c.	10,000 00	8,260 89	7,950 00
Rural Municipality of Milton debts, 1914-1932, 5 p.c.	4,750 00	4,567 05	4,417 50
Alliance Estate and Development Co. debts, 1930, 5 p.c.	21,656 07	22,175 55	21,656 67
Rural Mun. of Strassburg debts, 1914-1932, 6 p.c.	7,125 00	7,399 35	6,982 50
National Brick Co., of Laprairie, Man., Ltd., debts, 1951, 6 p.c.	5,000 00	3,962 50	3,600 00
St. Maurice Valley Cotton Mills Co., Ltd., debts, 1952, 6 p.c.	10,000 00	9,484 80	8,000 00
Weyagamack Pulp & Paper Co., Ltd., debts, 1951, 6 p.c.	10,000 00	7,945 00	7,100 00
Ontario and Manitoba Flour Mills, Ltd., debts, 1930, 6 p.c.	5,000 00	5,000 00	4,800 00
Rural Mun. of North Brantford debts, 1914- 1933, 5½ p.c.	10,000 00	10,000 00	9,350 00
Total in possession of company.....	\$ 151,827 19	\$ 144,569 49	\$ 132,144 18
Total par, book and market values....	\$ 213,327 19	\$ 205,713 89	\$ 187,264 18
Carried out at book value.....			\$ 205,713 89
Stocks owned by the company, viz:—	Par value.	Book value.	Market value
3,000 shares Imperial Fire Insurance Co.	\$ 30,000 00	\$ 30,000 00	\$ 30,000 00
300 International Assets, Limited	7,500 00	7,500 00	3,750 00
8 shares Dominion Bridge Co., Ltd.	800 00	205 50	928 00
1,200 shares Canada Hail Ins. Co., 50 p.c. paid	120,000 00	60,000 00	60,000 00
Total par, book and market values.....	\$ 158,300 00	\$ 97,705 50	\$ 94,678 00
Carried out at book value.....			97,705 50
Cash at head office.....			435 88
Cash in banks:—			
Union Bank, Toronto.....		\$ 5,942 55	
Merchants Bank (Savings), Toronto.....		5,889 15	
Royal Bank, Toronto.....		2,430 89	
City & Midland, London, Eng.....		1 68	
Canadian Bank of Commerce, Toronto.....		1 432 36	
Merchants Bank, Toronto.....		70,136 33	
Total cash in banks.....			85,832 96
Agents' accounts paid by time drafts.....			55,984 67
Total ledger assets.....			\$ 586,444 98
Deduct market value of bonds and stocks under book value.....			21,477 21
			\$ 564,967 77
OTHER ASSETS.			
Interest due, \$3,024 57; accrued, \$3,797 92.....			\$ 6,822 49
Agents' balances and premiums uncollected, (\$43,975.45, less \$5,841 written off) (\$4,208 90 on business prior to Oct. 1, 1913).....			38,134 45
Office furniture, Goad's plans, etc.....			13,398 46
Reinsurance losses due.....			31,681 44
Unassessed premium notes on hand on which policies are issued.....			308,416 80
All other assets.....			5,716 07
Total assets.....			\$ 969,137 48
Deduct unassessed premium notes which are admitted as contingent assets available if required for payment of losses.....			308,416 80
Balance, net assets.....			\$ 660,720 68

SESSIONAL PAPER No. 8

THE LONDON MUTUAL FIRE—Continued.

LIABILITIES.

(1) *Liabilities in Canada.*

Net amount of unadjusted claims for losses	\$ 22,840 22
Reserve of unearned premiums, \$421,126 11; carried out at 80 per cent. (Based upon the cash premiums and the portion of the premium notes assessed).....	336,900 88
Due and accrued for salaries, rents, etc.....	4,090 77
Reinsurance and return premiums due.....	19,634 41
Deposit held for reinsuring companies.....	5,534 22
Contingency reserve.....	25,000 00
Taxes due and accrued.....	1,825 85
All other claims against company, viz.: interest on mortgage.....	1,050 00
Total liabilities in Canada.....	\$ 416,876 35

(2) *Liabilities in other Countries.*

Net amount of unadjusted claims for losses	\$ 275 09
Reserve of unearned premiums, \$2,514.91; carried out at 80 per cent.....	2,011 92
Total liabilities in other countries.....	\$ 2,287 01
Total liabilities in all countries (except capital stock).....	\$ 419,163 36
Excess of assets over liabilities.....	\$ 241,557 32
Capital stock paid in cash.....	17,500 00
Surplus over liabilities and capital.....	\$ 224,057 32

INCOME.

	In Canada.	In other countries.
Gross cash received for premiums.....	\$ 796,572 57	\$ 19,797 93
Deduct reinsurance, \$153,766.83; and return premiums, \$177,931.75.....	318,266 24	13,432 34
Net cash received for premiums.....	\$ 478,306 33	\$ 6,365 59
Total net cash received for premiums.....		\$ 484,671 92
Received for interest on investments and dividends.....		9,303 09
Rents		5,965 25
Total income.....		\$ 509,940 26

EXPENDITURE.

	In Canada.	In other countries.
Amount paid for losses occurring in previous years.....	\$ 14,152 81	\$ 2,865 53
Deduct amount received for reinsurance, savings and salvages.....	4,795 69	641 88
Net amount paid for said losses.....	\$ 9,357 12	\$ 2,223 65
Amount paid for losses occurring during the year.....	\$ 403,578 83	\$ 15,741 30
Deduct savings, salvage and reinsurance.....	118,158 94	11,750 52
Net amount paid for said losses.....	\$ 285,419 89	\$ 3,990 78
Total net amount paid for losses.....	\$ 294,777 01	\$ 6,214 43
Total net amount paid for losses in all countries.....		\$ 300,991 44
Dividends paid during the year.....		25,000 00
Commission or brokerage.....		186,194 89
Taxes.....		259 78
Miscellaneous payments, viz.:—office furniture and fixtures, \$972.63; printing and stationery, \$5,148; sundries, \$3,561.60.....		9,682 23
Total expenditure.....		\$ 522,128 34

4 GEORGE V., A. 1914

THE LONDON MUTUAL FIRE—*Concluded.*

STATEMENT OF REINSURANCE OF CANADIAN BUSINESS IN COMPANIES NOT LICENSED UNDER THE INSURANCE ACT.

Amount of reinsurance premiums paid to unlicensed companies.....	\$ 147,525 60
Amount of commission thereon.....	42,892 74
Amount of losses recovered from said companies.....	122,824 31
Reserve of unearned premiums on all risks reinsured in unlicensed companies, \$82,199.39; carried out at 80 per cent.....	65,759 51
Amount of losses due and recoverable from such companies.....	31,681 44
Amount of reinsurance premiums payable to such companies.....	19,634 41
Amount of cash or other securities held for recovery of losses, etc.....	33,354 22

SYNOPSIS OF LEDGER ACCOUNTS.

Amount of net ledger assets at December 31, 1912.....	\$ 606,427 84
Amount of cash income as above.....	499,940 26
Total.....	\$ 1,106,368 10
Amount of expenditure as above.....	\$ 522,128 34
Depreciation in Imperial Fire Ins. Co. stock.....	3,231 92
Loss on sale of securities.....	97 09
Total.....	525,457 34
Balance, net ledger assets (\$586,444.98, less deposit, \$5,534.22) December 31, 1913.....	\$ 580,910 76

RISKS AND PREMIUMS

	IN CANADA.		IN OTHER COUNTRIES.		TOTALS IN ALL COUNTRIES	
	Amount.	Premiums thereon.	Amount.	Premiums thereon.	Amount.	Premiums thereon.
	\$	\$ cts.	\$	\$ cts.	\$	\$ cts.
Gross policies in force at date of last statement....	95,393,309	942,505 21	2,815,385	28,576 41	98,208,694	971,081 62
Taken during the year, new and renewed.....	74,887,473	747,769 47	1,610,433	21,266 31	76,497,906	769,035 78
Total.....	170,280,782	1,690,274 68	4,425,818	49,842 72	174,706,600	1,740,117 40
Deduct terminated.....	71,144,501	715,554 27	3,289,310	36,366 72	74,433,811	751,920 99
Gross in force at end of year	99,136,281	974,720 41	1,136,508	13,476 00	100,272,789	988,196 41
Deduct reinsured.....	15,795,220	160,183 33	832,905	8,399 83	16,628,125	168,583 16
Net in force at Dec. 31, 1913	83,341,061	814,537 08	303,603	5,076 17	83,644,664	819,613 25

SESSIONAL PAPER No. 8

LUMBER INSURANCE COMPANY OF NEW YORK.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1913.

President—G. A. MITCHELL. Secretary—R. H. McKELVEY.
 Chief Agent in Canada—E. D. HARDY.
 Principal Office—New York. Head Office in Canada—Ottawa.

(Incorporated June 15, 1904. Dominion license issued October 8, 1906.)

CAPITAL.

Amount of capital authorized, subscribed for and paid up in cash..... \$ 400,000 00

ASSETS IN CANADA.

Province of Ontario $3\frac{1}{2}$ per cent debentures, 1936, on deposit with the Receiver General,
 par value \$107,000; market value \$ 94,695 00
 Agents' balances and premiums uncollected..... 9,799 60
 Cash in Bank of Ottawa..... 1,367 28
 Cash at head office..... 64 78
 Interest accrued..... 1,872 50
 Total assets in Canada..... \$ 107,799 16

LIABILITIES IN CANADA.

Total net amount of claims adjusted and unpaid..... \$ 6,550 47
 Reserve of unearned premiums, \$56,864.96; carried out at 80 per cent..... 45,491 97
 Provincial, municipal and other taxes due and accrued..... 1,400 00
 Total liabilities in Canada..... \$ 53,442 44

INCOME IN CANADA.

Gross cash received for premiums..... \$ 147,782 75
 Deduct reinsurance, \$2,658.61; and return premiums, \$33,713.93..... 36,372 54
 Net cash received for premiums..... \$ 111,410 21
 Interest on investments..... 3,745 00
 Total income in Canada..... \$ 115,155 21

EXPENDITURE IN CANADA.

Amount paid for losses occurring in previous years..... \$ 2,172 76
 Amount paid for losses occurring during the year..... 85,911 16
 Total net amount paid for losses..... \$ 88,083 92
 Salaries, fees and all other charges of officials (agency expenses)..... 27,767 00
 Taxes..... 1,585 13
 Loss adjustment expenses..... 277 26
 Total expenditure in Canada..... \$ 117,713 31

4 GEORGE V., A. 1914

LUMBER INSURANCE—Continued.

RISKS AND PREMIUMS IN CANADA.

	Amount.	Premiums thereon.
Gross policies in force at date of last statement.....	\$ 6,831,131	\$ 120,839 86
Taken during the year, new and renewed.....	8,378,693	147,653 51
Total.....	\$ 15,209,824	\$ 268,493 37
Deduct terminated.....	9,216,819	154,039 88
Gross in force at end of year.....	\$ 5,993,005	\$ 114,453 49
Deduct reinsured.....	452,788	2,658 61
Net in force at December 31, 1913.....	\$ 5,540,217	\$ 111,794 88

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1913.

INCOME.

Net premium income.....	\$ 153,331 67
Interest on bonds and deposits and dividends on stocks.....	28,046 11
Gross increase, by adjustment, in book value of bonds.....	294 58
Agents' balances previously charged off.....	916 70
Total income.....	\$ 182,589 06

DISBURSEMENTS.

Net amount paid for losses.....	\$ 304,832 20
Expenses of adjustment and settlement of losses.....	6,582 28
Commission or brokerage.....	39,577 04
Salaries, fees and other charges of officers, directors, trustees and home office employees.....	12,928 22
Underwriters' Boards and Tariff Associations.....	3,929 26
Rents.....	1,246 18
State taxes on premiums, Insurance Department licenses and fees.....	10,990 14
Agents' balances charged off.....	184 37
Fire department, fire patrol and salvage corps assessments, fees, taxes and expenses.....	177 48
Gross loss on sale or maturity of ledger assets.....	12,748 66
Gross decrease, by adjustment, in book value of bonds.....	294 17
All other disbursements.....	6,371 63
Total disbursements.....	\$ 399,861 63

LEDGER ASSETS.

Book value of bonds owned.....	\$ 518,852 48
Cash in trust companies and banks on interest.....	42,585 06
Agents' balances.....	121,229 88
Other assets (Redmond & Company).....	36 11
Total.....	\$ 682,703 53

NON-LEDGER ASSETS.

Interest accrued.....	5,647 48
Gross assets.....	\$ 688,351 01
Deduct assets not admitted.....	65,382 48
Total admitted assets.....	\$ 622,968 53

LIABILITIES.

Net amount of unpaid losses.....	\$ 71,626 25
Reserve of unearned premiums.....	56,529 35
Federal, State and other taxes due or accrued (estimated).....	4,000 00
Total.....	\$ 132,155 60
Capital stock paid up.....	400,000 00
Gross divisible surplus.....	90,812 93
Total liabilities.....	\$ 622,968 53

SESSIONAL PAPER No. 8

LUMBER INSURANCE—*Concluded.*

RISKS AND PREMIUMS.

Amount of policies written or renewed during the year.....	\$71,361,296 00
Premiums thereon.....	889,630 61
Amount terminated.....	65,253,177 00
Premiums thereon.....	829,110 33
Net amount in force at December 31, 1913.....	9,691,399 00
Premiums thereon.....	112,820 38

*THE MARINE INSURANCE COMPANY, LIMITED.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1913.

President—ROBERT BARING. Principal Office—20 Old Broad Street, London, England. Head Office in Canada—Halifax.	Secretary—W. F. THOMPSON. Chief Agent in Canada— W. J. G. THOMSON.
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(Established July 30, 1836 and incorporated in January, 1881. Commenced business in Canada, December 14, 1896.)

CAPITAL.

Amount of joint stock capital authorized and subscribed for.....	£ 1,000,000 00
Amount paid thereon in cash.....	600,000 00

ASSETS IN CANADA.

Bonds in deposit with the Receiver General, viz.:—

	Par value.	Market value.
British consolidated stock, 1923 or later, 2½ p.c.....	\$ 121,666 67	\$ 87,600 00
Canadian Northern Railway bonds (guaranteed by Province of Manitoba), 1930, 4 p.c.....	4,866 67	4,380 00
Province of Ontario debts, 1941, 4 p.c.....	27,000 00	25,650 00
Total par and market values.....	\$ 153,533 34	\$ 117,630 00
Carried out at market value.....		\$ 117,630 00

LIABILITIES IN CANADA.

Reserve of unearned premiums (automobile risks), \$26,181.62; carried out at 80 per cent..	\$ 20,945 30
Taxes due and accrued (estimated).....	1,500 00
Total liabilities in Canada.....	\$ 22,445 30

INCOME IN CANADA.

<i>Automobile Risks.</i>	
Gross cash received for premiums.....	\$ 61,132 78
Deduct return premiums.....	8,769 55
Net cash received for said premiums.....	\$ 52,363 23
<i>Inland Transportation Risks.</i>	
Gross cash received for premiums.....	\$ 69,616 04
Deduct return premiums.....	1,920 01
Net cash received for said premiums.....	\$ 67,696 03
Total net cash received for premiums.....	\$ 120,059 26
Total income in Canada.....	\$ 120,059 26

*This company was licensed on Sept. 4, 1913, to transact the business of Fire Insurance in addition to the businesses of Automobile and Inland Transportation insurance for which it was already licensed but to December 31, 1913, the only fire insurance business transacted in Canada was in connection with automobile insurance.

SESSIONAL PAPER No. 8

THE MARINE INSURANCE COMPANY—*Concluded.*

EXPENDITURE IN CANADA.

Automobile Risks.

Amount paid for claims occurring during the year.....	\$ 19,663 79
Deduct salvages and reinsurance.....	29 00
Net amount paid for automobile claims.....	<u>\$ 19,643 79</u>

Inland Transportation Risks.

Amount paid for claims occurring during the year.....	\$ 16,127 21
Deduct salvages and reinsurance.....	1,029 20
Net amount paid for inland transportation claims.....	<u>\$ 15,098 01</u>

Total net amount paid for losses.....	\$ 34,741 80
Paid for commission or brokerage.....	25,362 84
Paid for taxes and fees.....	1,443 60
All other expenditure, viz.: Miscellaneous expenses for running agencies.....	780 73
Total expenditure in Canada.....	<u><u>\$ 62,328 97</u></u>

RISKS AND PREMIUMS IN CANADA.

Inland Transportation Risks.

	Amount.	Premiums thereon.
Policies taken during the year.....	\$191,827,819	\$ 67,696 03
Deduct terminated.....	<u>191,827,819</u>	<u>67,696 03</u>

Automobile Risks.

Gross policies in force at date of last statement.....	\$ 1,176,316	\$ 13,780 90
Taken during the year, new and renewed.....	<u>4,037,474</u>	<u>52,363 23</u>
Total.....	\$ 5,213,790	\$ 66,144 13
Deduct terminated.....	<u>3,195,053</u>	<u>39,962 51</u>
Gross and net in force at Dec. 31, 1913.....	<u><u>\$ 2,018,737</u></u>	<u><u>\$ 26,181 62</u></u>

(For General Business Statement, see Appendix.)

4 GEORGE V., A. 1914

THE MERCANTILE FIRE INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1913.

President—W. A. SIMS.
 Head Office—Waterloo, Ont.
 Business Office—Toronto.

Secretary—ALFRED WRIGHT.
 Managing Director—
 A. E. BLOGG.

(Incorporated by Ontario Act, 37 Vic., cap. 87, 1874; amended by 55 Vic., cap. 101 (Ontario), 1892. Commenced business in Canada, November 1, 1875.)

CAPITAL.

Amount of joint stock capital authorized.....	\$	500 000
Amount subscribed for.....		250,000
Amount paid thereon in cash.....		50,000

(For list of Shareholders see Appendix.)

ASSETS.

Stocks, Bonds and debentures in deposit with the Receiver General, viz:—

	Par value.	Book value.	Market value.
Village of Markham debts., 1914 to 1921 5 p.c. \$	4,879 12	\$ 4,879 12	\$ 4,781 54
Canadian Northern Ry. 1st mtge. deb. stock, (g'teed. by Dominion of Canada.) 1953, 3 p.c.	73,000 00	66,751 12	54,020 00
Can. Nor. Pac. Ry. 1st mtge. stk. (guaranteed by Prov. of British Columbia) 1950, 4 p.c.	9,733 33	9,635 95	8,662 67
City of Winnipeg stock, 1940, 4 p.c.	9,733 34	10,080 08	8,370 67
Canada bonds, 1914/1919, 3½ p.c.	17,033 34	16,905 60	16,777 83
Province of Ontario stock, 1947, 4 p.c.	19,466 67	20,077 28	18,104 00
District of South Vancouver debts., 1960, 5 p.c.	13,000 00	14,207 50	12,025 00
St. John and Quebec Ry. Co. deb. stock (g'teed. by New Brunswick), 1962, 4 p.c.	24,333 33	23,116 68	21,656 66
Total par, book and market values....	\$ 171,179 13	\$ 165,653 33	\$ 144,398 37

Carried out at book value..... \$ 165,653 33

Other bonds, etc., owned by the company, viz:—

	Par value.	Book value.	Market value.
*London and Northwestern Railway 4 p.c. preference stock..... \$	10,458 48	\$ 12,067 97	\$ 10,197 02
*Caledonian Railway 3 p.c. pref. Con. Ord. stock.....	63,996 71	47,254 56	34,718 21
London, Chatham and Dover deb. stock, 4½ p.c.	24,333 33	27,865 00	26,036 67
Canadian Northern Pacific Ry. Co. debts., 1950, 4 p.c.	19,466 68	17,666 00	17,325 33
District of South Vancouver debts., 1960, 5 p.c.	12,000 00	11,281 51	11,100 00
Quebec Central Ry. Co. stock, 4 p.c.	48,666 67	53,046 61	51,100 00
Canadian Northern Ontario Ry. Co. bonds, 1961, 3½ p.c.	48,666 67	41,001 67	41,366 67
City of Calgary debts, 1940, 4½ p.c.	24,333 33	22,508 32	22,143 33
Toronto Power Co. deb. stock, 1941, 4½ p.c.	13,359 03	12,624 24	12,423 90
Total par, book and market values.....	\$ 265,280 90	\$ 245,315 88	\$ 226,411 13

Carried out at book value..... 245,315 88
 Cash on hand at head office..... 611 15
 Cash for investment..... 13,121 28

*Held by the chairman and deputy chairman of the London and Lancashire Fire Insurance Company, Limited, in Liverpool, in trust for the Mercantile Fire Insurance Company.

SESSIONAL PAPER No. 8

THE MERCANTILE FIRE—Continued.

ASSETS—Concluded.

Cash in banks, viz.:—		
Dominion Bank, Toronto.....	\$	42,604 34
Union Bank, Winnipeg.....		17,992 57
Royal Bank, Quebec.....		2,862 08
Total cash in banks.....	\$	63,458 99
Cash in Canada Permanent Mortgage Corporation.....		10,000 00
Total ledger assets.....	\$	498,160 63
Deduct excess of book value of bonds and debentures over market value.....		40,159 71
	\$	458,000 92

OTHER ASSETS.

Interest accrued.....	\$	578 44
Agents' balances (\$2,686.65 on business prior to Oct. 1, 1913).....		32,897 16
Total assets.....	\$	491,476 52

LIABILITIES.

Net amount of losses, unadjusted (\$701 accrued prior to 1913).....	\$	11,498 00
Reserve of unearned premiums, \$182,493 05, carried out at 80 p.c.....		145,994 45
Taxes due and accrued (estimated).....		3,000 00
Total liabilities (excluding capital stock).....	\$	160,492 45
Excess of assets over liabilities.....	\$	330,984 07
Capital stock paid in cash.....		50,000 00
Surplus over liabilities and capital.....	\$	280,984 07

INCOME.

Gross cash received for premiums.....	\$	300,080 32
Deduct reinsurance, \$15,332.29; and return premiums, \$43,354 89.....		58,687 18
	\$	241,393 14
Net cash received for premiums.....	\$	241,393 14
Received for interest on investments.....		16,730 32
Transfer fees, etc.....		59 32
Total income.....	\$	258,182 78

EXPENDITURE.

Amount paid for losses occurring in previous years.....	\$	308 83
Amount paid for losses occurring during the year.....	\$	99,274 26
Deduct amount received for reinsurance.....		1,060 40
Net amount paid for said losses.....	\$	98,213 86
Total net amount paid for losses.....	\$	98,522 69
Commission or brokerage.....		50,776 08
Salaries, home office officials, \$13,511.43; travelling expenses, \$300 98.....		13,812 41
Taxes.....		2,825 13
Dividends, \$15,000; bonus, \$15,000.....		30,000 00
Miscellaneous payments, viz.: Postage, telegrams, telephones, and express, \$1,113.06; stationery and printing, \$1,752.74; advertising, \$2,065.53; inspections and surveys, \$1,137.66; maps and plans, \$564.93; sundries, \$1,136.46; fire underwriters, \$2,839.95; rents, \$1,072.36; office furniture and fixtures, \$264.69; legal expenses, \$9.98.....		11,957 36
Total expenditure.....	\$	207,893 67

4 GEORGE V., A. 1914

THE MERCANTILE FIRE—*Concluded.*

SYNOPSIS OF LEDGER ACCOUNTS.

Amount of net ledger assets, December 31, 1912.....	\$ 447,871 52
Income as above.....	258,182 78
Total.....	\$ 706,054 30
Expenditure as above.....	207,893 67
Balance, net ledger assets, December 31, 1913.....	\$ 498,160 63

RISKS AND PREMIUMS.

	No.	Amount.	Premiums.
Gross policies in force at date of last statement..	15,080	\$ 25,504,745	\$ 315,246 49
Taken during the year, new and renewed.....	9,774	24,221,297	304,876 39
Total.....	24,854	\$ 49,726,042	\$ 620,122 88
Deduct terminated.....	8,675	20,358,071	264,187 49
Gross in force at end of year.....	16,179	\$ 29,367,971	\$ 355,935 39
Deduct reinsured.....		1,013,943	8,095 14
Net in force at December 31, 1913.....	16,179	\$ 28,354,028	\$ 347,840 25

SESSIONAL PAPER No. 8

THE MONTREAL-CANADA FIRE INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1913.

President—LARSENE LAVALLEE.
 Vice-President—A. CHAMPAGNE.

Manager and Secretary—
 J. W. RUTHERFORD.

Principal Office—59 St. James St., Montreal.

(Incorporated in 1859 under the name of "The Mutual Fire Insurance Company of the City of Montreal" under the authority of "An Act to amend the Act authorizing the establishment of mutual fire insurance companies in Lower Canada," being chapter 59 of the statutes of the Province of Canada of 1859; corporate existence continued with the addition of certain powers by chapter 62 of the statutes of 1881. Incorporated in 1903 by an Act of the Parliament of the Dominion of Canada, 3 Edward VII, cap. 158, and name changed to "The Montreal-Canada Fire Insurance Company." Previous to February 16, 1904, the date of issue of its Dominion license, the company's business was confined to the province of Quebec.)

CAPITAL.

Amount of joint stock capital authorized.....	\$ 1,000,000 00
Amount subscribed for	154,790 00
Amount paid thereon in cash.....	77,395 00

(For List of Shareholders, see Appendix.)

ASSETS.

Loan secured by mortgage on real estate.....	\$ 12,000 00
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Debentures owned by the company, viz.:—

	Par Value.	Book value.	Market value.
Town of Ste. Thérèse de Blainville, Que. debs., 1914-1927, 4 p.c.....	\$ 12,589 80	\$ 12,589 80	\$ 11,330 82
Town of Berthierville debs., 1929, 5 p.c.....	2,000 00	2,000 00	1,860 00
*City of St. Henri debs., 1938, 4 p.c.....	10,000 00	10,000 00	9,000 00
*Town of Cote St. Paul debs., 1937, 4 p.c.....	50,000 00	50,000 00	44,500 00
Town of Ste. Elizabeth debs., 1940, 4 p.c.....	6,000 00	6,000 00	4,680 00
Town of Levis debs., 1936 to 1951, 4 p.c.....	35,300 00	35,300 00	27,534 00
Montreal Light, Heat and Power Co. bonds, 1932, 4½ p.c.....	5,000 00	5,000 00	4,900 00
Melville Township debs., 1952, 5 per cent.....	10,000 00	8,495 40	8 400 00
Total par, book and market values.....	\$ 130,889 80	\$ 129,385 20	\$ 112,204 82

Carried out at book value.....	129,385 20
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Stocks owned by the company, viz.:—

	Book value.	Market value.
600 shares International Assets Limited.....	\$ 15,000 00	\$ 7,500 00
	\$ 15,000 00	\$ 7,500 00
Carried out at book value.....	15,000 00	
Cash at head office.....		1,892 40

*In deposit with Receiver General.

THE MONTREAL-CANADA—Continued.

ASSETS—Concluded.

Cash in banks, viz.:		
Union Bank, Trust	\$	1,596 84
Union Bank, Toronto (including drafts on agents, \$3781.11).....		7,519 52
Banque d'Hochelaga.....		81 74
Royal Bank, Toronto.....		208 35
Royal Bank, Montreal.....		2,452 46
Bank of Montreal, Toronto.....		7,893 22
Special deposit, Montreal.....		752 94
Total cash in banks.....	\$	20,505 07
Total ledger assets.....	\$	178,782 67
Deduct market value of bonds and stocks under book value.....		24,680 38
	\$	154,102 29

OTHER ASSETS.

Interest due and accrued.....	\$	917 08
Agents' balances and premiums uncollected (of which \$12,645.48 was on business written prior to Oct. 1, 1913).....		38,229 99
Office furniture and fixtures, \$3,668.96; Goad's plans, \$6,833.26.....		10,502 22
Due for reinsurance losses.....		14,696 22
Reinsurance premiums due.....		2,746 66
Gross assets.....	\$	221,194 46
Deduct assets not admitted.....		8,000 00
Balance net ledger assets.....	\$	213,194 46

LIABILITIES.

(1) *Liabilities in Canada.*

Net amount of losses, unadjusted (\$2,000 accrued previous to 1913).....	\$	24,675 15
Net amount of losses, resisted, in suit (accrued previous to 1913).....		4,000 00
Total net amount of unsettled claims for losses.....	\$	28,675 15
Reserve of unearned premiums, \$146,787.09; carried out at 80 p.c.....		117,429 66
Amount due other companies.....		2,062 63
Held as a deposit for reinsuring companies.....		22,985 46
Taxes due and accrued.....		1,200 00
Total liabilities in Canada.....	\$	172,352 90

(2) *Liabilities in Other Countries.*

Total net amount of claims for losses, resisted, in suit (accrued previous to 1913).....	\$	1,083 40
Reserve of unearned premiums, \$859.96; carried out at 80 p.c.....		687 97
Total liabilities in other countries.....	\$	1,771 37
Total liabilities in all countries, except capital stock.....	\$	174,124 27
Excess of assets over liabilities.....	\$	39,070 19
Capital stock paid in cash.....		77,395 00

INCOME.

	In Canada.	In other countries.
Gross cash received for premiums.....	\$ 248,039 50	\$ 1,450 63
Deduct reinsurance, \$54,122.11; and return premiums, \$47,220.28.....	101,080 93	261 46
Net cash received for said premiums.....	\$ 146,958 57	\$ 1,189 17
Total net cash received for premiums in all countries.....	\$	148,147 74
Received for interest on investments.....		5,590 09
Total income.....	\$	153,737 83

SESSIONAL PAPER No. 8

THE MONTREAL-CANADA—Continued.

EXPENDITURE.

	In Canada.	In other countries.
Amount paid for losses occurring in previous years.....	\$ 8,549 03	\$
Deduct reinsurances.....	1,257 29	.....
Net amount paid for said losses.....	\$ 7,291 74	\$
Amount paid for losses occurring during the year.....	\$ 129,949 33	\$ 210 37
Deduct reinsurances.....	42,840 51	57 15
Net amount paid for said losses	\$ 87,108 82	\$ 153 22
Total net amount paid for losses.....	\$ 94,400 56	\$ 153 22
Total net amount paid for losses in all countries.....		\$ 94,553 78
Commission or brokerage.....		30,089 01
Salaries, \$16,963.24; directors' fees, \$610; auditors' fees, \$350; travelling expenses, \$389.20; agents' bonuses, \$482.61.....		18,795 05
Taxes, \$3,557.67; government fees and licenses, \$921		4,478 67
All other expenditure, viz.: General expenses, \$6,988.71; rent, \$1,176.49; postage, express, telegrams and telephones, \$1,383.17; advertising, \$574.46; revision of plans, \$75.85; printing and stationery, \$1,586.85; legal expenses, \$8.93; inspections and surveys, \$3,947.18; maps and plans, \$80.77; furniture and fixtures, \$18.12; exchange, \$237.88.....		16,078 41
Total expenditure.....		\$ 163,994 92

SYNOPSIS OF LEDGER ACCOUNTS.

Amount of net ledger assets, Dec. 31, 1912.....	\$ 166,054 30
Cash income as above.....	153,737 83
Total.....	\$ 319,792 13
Expenditure as above.....	163,994 92
Balance, net ledger assets, Dec. 31, 1913 (\$178,782.67 less amount held to the credit of re-insuring companies, \$22,985.46).....	\$ 155,797 21

STATEMENT OF REINSURANCES OF CANADIAN BUSINESS IN COMPANIES NOT LICENSED UNDER THE INSURANCE ACT.

Amount of reinsurance premiums in unlicensed companies.....	\$ 53,260 03
Amount of commission thereon.....	13,315 01
Amount of losses recovered from said companies.....	39,843 96
Reserve of unearned premiums on all risks reinsured in unlicensed companies, \$31,098 08; carried out at 80 per cent.....	24,878 46
Amount of losses due and recoverable from such companies.....	14,696 22
Amount of cash or other securities held as security for recovery of losses, etc.....	22,985 46

THE MONTREAL-CANADA—*Concluded.*
RISKS AND PREMIUMS.

	IN CANADA.			IN OTHER COUNTRIES.			TOTALS IN ALL COUNTRIES.		
	No.	Amount.	Premiums.	No.	Amount.	Premiums.	No.	Amount.	Premiums.
		\$	\$ cts.		\$	\$ cts.		\$	\$ cts.
Gross policies in force at Dec. 31, 1912.....	36,915	25,518,608	331,956 79	1,181	119,463	1,316 22	38,096	25,638,071	333,273 01
Taken during the year, new.....	8,191	13,184,653	189,333 59	80	81,100	1,081 57	8,271	13,265,733	190,415 16
Taken during the year, renewed.....	3,459	4,519,176	68,372 97	67	64,150	786 15	3,526	4,583,326	69,159 12
Total.....	48,565	43,222,417	589,663 35	1,328	264,713	3,183 94	49,893	43,487,130	592,847 29
Deduct terminated.....	12,643	16,859,773	245,902 69	1,175	100,973	1,257 86	13,818	16,960,746	247,160 55
Gross in force at end of year.....	35,922	26,362,644	343,760 66	153	163,740	1,926 08	36,075	26,526,384	345,686 74
Deduct reinsured.....		5,149,271	66,543 65		8,550	123 42		5,158,121	66,667 07
Net in force at Dec. 31, 1913.....	35,922	21,213,373	277,217 01	153	155,190	1,802 66	36,075	21,368,263	279,019 67

SESSIONAL PAPER No. 8

THE MOUNT ROYAL ASSURANCE COMPANY

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1913.

President—Hon. H. B. RAINVILLE.
 Vice-President—Hon. Senator J. M.
 Wilson.

Secretary and Manager—J. E. CLEM-
 ENT.
 Principal Office—Montreal.

(Incorporated by an Act of the Legislative Assembly of Quebec, 1902, 2 Edward VII, chap. 67, amended by chap. 90 of the statutes of Quebec, 1911. Incorporated by an Act of the Parliament of Canada, 9-10 Edward VII, chap. 32. Dominion license issued October 25, 1912.)

CAPITAL.

Amount of joint stock capital authorized.....	\$ 1,000,000 00
Amount subscribed for and paid up in cash.....	250,000 00

(For list of Shareholders, see Appendix.)

ASSETS.

Bonds and debentures owned by the company, viz.:—

	Par value.	Book value.	Market value.
Dominion Textile Co. debts., 1925, 6 p.c.....	\$ 5,000 00	\$ 4,606 25	\$ 5,000 00
Quebec Railway L. H. and P. Co., Ltd., debts., 1939, 5 p.c.....	48,000 00	40,800 00	23,040 00
St. Maurice Valley Cotton Mills, Ltd., debts., 1952, 6 p.c.....	25,000 00	22,750 00	20,000 00
*City of Quebec debts., 1914, 4½ p.c.....	1,000 00	1,010 00	990 00
*Village of Delcrimier debts., 1948, 4 p.c.....	10,000 00	9,621 94	8,600 00
*Village Boulevard St. Paul debts., 1937, 5 p.c.	5,000 00	5,312 50	5,200 00
*Village of Emard debts., 1939, 5 p.c.....	2,000 00	2,128 40	2,060 00
*School Comm'rs, St. Edward debts., 1949, 5½ p.c.....	8,000 00	9,649 28	7,360 00
*St. Pierre aux Liens debts., 1951, 5 p.c.....	19,000 00	19,847 08	16,150 00
*Sault au Recollet debts., 1951, 5 p.c.....	15,000 00	15,288 76	13,800 00
*Town of Lasalle debts., 1952, 4½ p.c.....	36,000 00	29,030 40	26,280 00
Cote Visitation bonds, 1953, 5½ p.c.....	4,000 00	3,225 60	3,640 00
Cedars Rapids Mfg. Co. bonds, 1953, 5 p.c....	8,333 33	7,500 00	6,999 72
Total par, book and market values.....	\$ 186,333 33	\$ 170,770 21	\$ 139,119 72

Carried out at book value.....\$ 170,770 21

Stocks owned by the company, viz.:—

	Par value.	Book value.	Market value.
332 shares Société Administration Generale. \$	4,150 00	\$ 4,150 00	\$ 2,905 00
100 " Atcheson, Topeka and Santa Fe Ry.....	10,000 00	11,387 50	9,350 00
100 " (Pref'd.) B.C. Packers.....	10,000 00	7,546 88	12,400 00
200 " (Com.) B.C. Packers.....	20,000 00	3,965 63	24,800 00
100 " Bank of Hochelaga.....	16,000 00	23,352 50	24,000 00
300 " (Pref'd.) Dom. Iron and Steel....	30,000 00	31,787 50	28,200 00
300 " (Pref'd.) Dom. Textile.....	30,000 00	29,849 49	30,900 00
175 " (Com.) Dom. Textile.....	17,500 00	13,087 50	14,350 00
200 " Detroit United Rys.....	20,000 00	11,825 00	14,000 00
100 " (Pref'd.) Duluth Superior Ry.....	10,000 00	6,125 00	6,300 00

*On deposit with Receiver General.

THE MOUNT ROYAL—Continued.

ASSETS—Continued.

		Par value.	Book value.	Market value.
200 shares	Lake of the Woods Milling Co.	\$ 20,000 00	\$ 27,000 00	\$ 25,800 00
700 "	Montreal L. H. and P. Co.	70,000 00	122,034 87	148,750 00
70 "	Montreal L. H. and P. Co. (new stock).	7,000 00	1,750 00	8,750 00
200 "	Railway Steel Spring Co.	20,000 00	11,950 00	5,050 00
100 "	Southern Pacific Ry.	10,000 00	12,375 00	8,900 00
137 "	Toronto St. Ry.	13,700 00	16,100 00	18,152 50
300 "	Union Pacific Ry.	30,000 00	52,800 00	47,100 00
100 "	(Pref'd.) U.S. Steel Corp.	10,000 00	12,000 00	10,600 00
125 "	Wabasso Cotton Co. (Bonus Stock)	12,500 00	.....	3,375 00
100 "	Canada Cement (Common).	10,000 00	2,725 00	2,900 00
100 "	Canada Cement (preferred).	10,000 00	8,825 00	9,100 00
200 "	British Canadian Cannery.	20,000 00	6,700 00	6,200 00
Total par, book and market values.		<u>\$ 400,850 00</u>	<u>\$ 417,336 87</u>	<u>\$ 461,882 50</u>
Carried out at book value.				\$ 417,336 87
Cash at head office.				2,004 59
Cash in banks, viz.: Bank of Hochelaga, Montreal, \$33,696.12, less overdraft; Provincial Bank of Canada, Montreal, \$1,045.37.				32,650 75
All other ledger assets.				15,982 37
Total ledger assets.				<u>\$ 638,744 79</u>

OTHER ASSETS.

Market value of bonds and stocks over book value.	\$ 12,895 14
Interest due and accrued.	2,584 33
Agents' balances and premiums uncollected (\$4,140.16 was on business prior to Oct. 1, 1913).	49,209 63
Office furniture and fixtures, \$1,000; plans, \$1,000.	2,000 00
Amount due for reinsurance losses.	4,578 96
All other property belonging to the company.	1,646 01
Total assets.	<u>\$ 711,658 86</u>

LIABILITIES.

(1.) *Liabilities in Canada*

Net amount of losses, unadjusted (fire).	\$ 10,143 40
Net amount of losses, resisted in suit (fire).	2,072 73
Total net amount of unsettled fire claims (\$272.73 accrued previous to 1913).	\$ 12,216 13
Reserve of unearned premiums: fire, \$206,451.12; plate glass, \$3,521.29. Total, \$209,972.41; carried out at 80 per cent.	167,977 93
Due and accrued for salaries, rent, advertising, agency and other miscellaneous expenses.	808 33
Taxes due and accrued (estimated).	3,241 63
Reinsurance premiums due.	1,721 05
Deposits from reinsurance companies.	65,739 04
Total liabilities in Canada.	<u>\$ 251,704 11</u>

(2.) *Liabilities in other countries.*

Reserve of unearned premiums, \$1,756 53; carried out at 80 per cent.	\$ 1,405 22
Total liabilities in other countries (except capital stock).	\$ 1,405 22
Total liabilities in all countries.	<u>\$ 253,109 33</u>
Excess of assets over liabilities, excluding capital stock.	\$ 458,549 53
Capital stock paid in cash.	250 000 00
Excess over all liabilities and capital.	<u>\$ 208,549 53</u>

SESSIONAL PAPER No. 8

THE MOUNT ROYAL—Continued.

INCOME.

<i>Fire Risks.</i>	In Canada.	In other Countries.
Gross cash received for premiums.....	\$ 404,506 16	\$ 3,513 06
Deduct reinsurance, \$121,026.63; return premiums, \$44,011.13	165,037 76	.....
Net cash received for said premiums.....	\$ 239,468 40	\$ 3,513 06
<i>Hail Risks.</i>		
Gross cash received for premiums.....	\$ 9,739 50	
Deduct return premiums.....	4,072 56	
Net cash received for said premiums.....	\$ 5,666 94	
<i>Plate Glass Risks.</i>		
Gross cash received for premiums.....	\$ 5,326 57	
Deduct reinsurance, \$7.30; and return premiums, \$1,097.42...	1,104 72	
Total net cash received for said premiums.....	\$ 4,221 85	
Total net cash received for premiums.....		\$ 252,870 25
Received for interest on investments and dividends on stocks.....		32,604 67
Total income.....		\$ 285,474 92

EXPENDITURE.

<i>Fire Risks.</i>	In Canada.	In other countries.
Amount paid for losses occurring in previous years.....	\$ 5,637 74	.....
Deduct reinsurances.....	1,295 52	.....
Net amount paid for said losses.....	\$ 4,342 22	.....
Amount paid for losses occurring during the year.....	\$ 175,594 95	\$ 1,133 91
Deduct savings, salvage and reinsurances.....	55,672 05	.....
Net amount paid for said losses	\$ 119,922 90	\$ 1,133 91
Total net amount paid for fire losses.....	\$ 124,265 12	\$ 1,133 91
<i>Plate Glass Risks.</i>		
Amount paid for losses occurring during the year.....	\$ 2,562 33	
Deduct savings and salvage.....	81 38	
Net amount paid for plate glass losses.....	\$ 2,480 95	
<i>Hail Risks.</i>		
Total net amount paid for hail losses.....	\$ 2,203 34	
Total net amount paid for all losses in all countries.....		\$ 130,083 32
Dividends to shareholders, at 8 per cent and bonus 2 per cent.....		25,000 00
Commission or brokerage.....		35,649 43
Salaries, head office officials, \$24,227.02; directors' fees, \$4,640; auditors' fees, \$350; travelling expenses, \$1,803.11.....		31,020 13
Taxes.....		6,483 25
Miscellaneous payments, viz.: advertising, \$1,830.85; furniture and fixtures, \$1,122.50; legal fees, \$164.18; maps and plans, \$5,560.85; postage, telegrams, telephones, and express, \$1,177.66; printing and stationery, \$2,750 96; rents, \$2,754; agents' charges, \$312.38; office expenses, \$2,298.80; lighting, \$215.72; inspection and surveys, \$132.25 Underwriters' boards, \$166.19.....		18,486 34
Total expenditure.....		\$ 246,722 47

SYNOPSIS OF LEDGER ACCOUNTS.

Net ledger assets, December 31, 1912.....	\$ 534,253 30
Income as above.....	285,474 92
Total.....	\$ 819,728 22
Expenditure as above.....	246,722 47
Balance net ledger assets at December 31, 1913 (\$638,744.79 less \$65,739.04, deposits from reinsuring companies).....	\$ 573,005 75

THE MOUNT ROYAL—*Concluded.*STATEMENT OF REINSURANCES OF CANADIAN BUSINESS IN COMPANIES NOT
LICENSED UNDER THE INSURANCE ACT.

Amount of reinsurance premiums in unlicensed Companies.....	\$	119,808 43
Amount of commission thereon		35,119 56
Amount of losses recovered from said companies.....		55,300 33
Reserve of unearned premiums on all risks reinsured in unlicensed Companies, \$70,564.55 carried out at 80 per cent.....		56,451 64
Amount of losses recoverable from such companies.....		14,132 53
Amount of reinsurance premiums payable to such companies.....		1,673 61
Amount of cash or other securities held as security for recovery of losses, etc.....		65,739 04

RISKS AND PREMIUMS.

	IN CANADA.		IN OTHER COUNTRIES.		TOTALS IN ALL COUNTRIES	
	Amount.	Premiums thereon.	Amount.	Premiums thereon.	Amount.	Premiums thereon.
<i>Fire Risks.</i>	\$	\$ cts.	\$	\$ cts.	\$	\$ cts.
Gross policies in force at date of last statement.....	34,011,001	429,134 63			34,011,001	429,134 63
Taken during the year—new	21,621,308	259,078 92		3,513 06	21,621,308	262,591 98
“ “ renewed.....	11,247,527	157,451 52			11,247,527	157,451 52
Total.....	66,879,836	845,665 07		3,513 06	66,879,836	849,178 13
Deduct terminated.....	23,727,507	320,501 03			23,727,507	320,501 03
Gross in force at end of year..	43,152,329	525,164 04		3,513 06	43,152,329	528,677 10
Deduct reinsured.....	10,707,986	136,863 13			10,707,986	136,863 13
Net in force at Dec. 31, 1913..	32,444,343	388,300 91		3,513 06	32,444,343	391,813 97
<i>Plate Glass Risks.</i>						
Gross policies in force at date of last statement.....		9,443 65				
Taken during the year.....		5,232 59				
Total.....		14,676 24				
Deduct terminated.....		6,168 81				
Gross and net in force at Dec. 31, 1913.....		8,507 43				

SESSIONAL PAPER No. 8

NATIONAL FIRE INSURANCE COMPANY OF HARTFORD.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1913.

President—JAMES NICHOLS.

Secretary—GEO. H. TRYON.

Chief Agents in Canada—SMITH, MacKENZIE and HALL.

Principal Office—Hartford, Conn.

Head Office in Canada—Toronto.

(Incorporated May, 1869. Dominion license issued, August 3, 1908.)

CAPITAL.

Amount of joint stock capital authorized, subscribed for and paid up in cash.....\$ 2,000,000 00

ASSETS IN CANADA.

	Par value.	Market value.
Debentures on deposit with the Receiver General, viz:—		
City of Fort William debs., 1932, 5 p.c.....	\$ 25,000 00	\$ 24,000 00
City of Fort William L.I. debs., 1933, 5 p.c.....	100,000 00	96,000 00
City of Fort William debs., 1942, 5 p.c.....	25,000 00	24,000 00
City of Hamilton debs., 1927, 4 p.c.....	50,000 00	46,000 00
Town of Maisonneuve debs., 1946, 4½ p.c.....	25,000 00	22,750 00
Town of Maisonneuve School Comrs. debs., 1950, 4½ p.c.....	50,000 00	44,500 00
Huron and Erie Loan and Savings Co. debs., 1916, 4½ p.c.....	50,000 00	50,000 00
City of Toronto L.I. debs., 1932, 4 p.c.....	30,000 00	27,000 00
City of St. Hyacinthe debs., 1953, 5 p.c.....	50,000 00	47,000 00
City of Moose Jaw debs., 1933, 5 p.c.....	50,000 00	48,000 00
Total on deposit with Receiver General.....	\$ 455,000 00	\$ 429,250 00
Carried out at market value.....		\$ 429,250 00
Interest accrued.....		6,172 91
Agents' balances and premiums uncollected (fire).....		104,525 24
Gross premiums due and uncollected (tornado).....		364 25
Total assets in Canada.....		\$ 540,312 40

LIABILITIES IN CANADA

Net amount of fire losses, adjusted and unpaid.....	\$ 9,322 50
“ “ “ unadjusted.....	48,267 60
Net amount of losses resisted in suit.....	6,875 00
Total net amount of unsettled claims for fire losses.....	\$ 64,465 10
Reserve of unearned premiums: fire, \$359,815.12; tornado, \$2,938.20. Total, \$362,803.32;	
carried out at 80 per cent.....	290,242 66
Taxes due and accrued: fire, \$5,115.54; other, \$28.70.....	5,144 24
Total liabilities in Canada.....	\$ 359,852 00

INCOME IN CANADA

Fire Risks

Gross cash received for fire premiums.....	\$ 754,180 91
Deduct reinsurance, \$38,067.98; and return premiums, \$133,084.15.....	171,152 13
Total net cash received for said premiums.....	\$ 583,028 78

4 GEORGE V., A. 1914

NATIONAL FIRE—Continued.

INCOME IN CANADA—Concluded.

<i>Tornado Risks.</i>	
Gross cash received for tornado premiums.....	\$ 2,976 59
Deduct return premiums.....	864 42
Total net cash received for said premiums.....	\$ 2,112 17
Total net cash received for all premiums.....	\$ 585,140 95
Received for interest on investments.....	16,746 00
Total income in Canada.....	\$ 601,886 95

EXPENDITURE IN CANADA.

Amount paid for fire losses occurring in previous years.....	\$ 50,510 89
Deduct amount received for savings, salvage and reinsurance.....	16,603 08
Net amount paid for said losses.....	\$ 33,907 81
Amount paid for fire losses occurring during the year.....	\$ 372,686 26
Deduct savings, salvage and reinsurances.....	12,196 32
Net amount paid for said losses.....	\$ 360,489 94
Total net amount paid for fire losses.....	\$ 394,397 75
Total net amount paid for tornado losses occurring during the year.....	43 74
Paid or allowed for commission or brokerage: fire, \$108,995.19; other, \$414.82.....	109,410 01
Paid for salaries: fire, \$36,628.11; other, \$137.88; travelling expenses, general and special agents, \$1,300 83.....	38,066 82
Paid for taxes and licenses: fire, \$3,778 83; other, \$20.53.....	3,799 36
All other expenditure, (fire) viz.: Stationery and printing, \$561.03; advertising, \$55.83; postage, telegrams, telephones and express, \$1,368.46; maps and plans, \$714.26; boards, \$3,183; incidentals, \$0.15; adjustment expenses, \$5,267.72; rent, \$200; fire departments, patrol and salvage corps assessments, \$14.20; legal expenses, \$337.22; duty, \$24.03; inspections and surveys, \$543.45 mercantile reports, \$23.78.....	12,293 13
Total expenditure in Canada.....	\$ 558,010 81

RISKS AND PREMIUMS IN CANADA.

<i>Fire Risks.</i>		Premiums.
	Amount.	thereon.
Gross policies in force at date of last statement.....	\$ 43,504,960	\$ 510,330 66
Policies taken during the year, new and renewed.....	76,756,570	782,540 66
Total.....	\$ 120,261,530	\$ 1,292,871 32
Deduct terminated.....	56,138,329	585,789 80
Gross in force at end of year.....	\$ 64,123,201	\$ 707,081 52
Deduct reinsured.....	3,038,411	38,138 98
Net in force at December 31, 1913.....	\$ 61,084,790	\$ 668,942 54
<i>Tornado Risks.</i>		
Gross policies in force at end of last year.....	\$ 386,144	\$ 2,549 47
Taken during the year, new and renewed.....	460,050	3,020 47
Total.....	\$ 846,194	\$ 5,569 94
Deduct terminated.....	85,880	987 25
Gross and net in force at December 31, 1913.....	\$ 760,314	\$ 4,582 69

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1913.
INCOME.

Net cash received for premiums.....	\$ 8,454,040 69
Interest and dividends.....	615,551 86
Rents.....	36,741 76
Agents' balances previously charged off.....	699 74
Profit on sale or maturity of bonds and stocks.....	1,314 75
Increase in liabilities on account of reinsurance treaties.....	21,301 63
Other income.....	704 26
Total income.....	\$ 9,130,354 69

SESSIONAL PAPER No. 8

NATIONAL FIRE—*Concluded.*

DISBURSEMENTS.

Net amount paid for losses.....	\$ 4,355,210 02
Expenses of adjustment and settlement of losses.....	53,694 13
Interest or dividends to stockholders.....	400,000 00
Commissions or brokerage.....	1,513,826 69
Salaries, \$755,029.46; and expenses, \$207,049.52; of special and general agents.....	962,078 98
Salaries, fees and all other charges of officers, directors, trustees and home office employees.....	223,247 88
Allowances to local agencies for miscellaneous agency expenses.....	1,811 74
Rents.....	50,964 68
Underwriters' boards and tariff associations.....	108,782 80
Fire department, fire patrol and salvage corps assessments, fees, taxes and expenses.....	52,576 69
Inspections and surveys.....	12,123 78
Taxes on real estate.....	9,671 49
State taxes on premiums, insurance department licenses and fees.....	184,743 19
All other licenses, fees and taxes.....	100,082 69
Agents' balances charged off.....	1,763 17
Gross loss on sale or maturity of real estate and bonds.....	18,145 47
All other disbursements.....	262,468 59
Total disbursements.....	\$ 8,311,191 99

LEDGER ASSETS.

Book value of real estate.....	\$ 597,364 24
Mortgage loans on real estate, first liens.....	1,566,150 00
Book value of bonds and stocks.....	10,937,023 62
Cash on hand, in trust companies and banks.....	913,697 47
Agents' balances and bills receivable.....	1,536,812 10
Other assets.....	20,314 28
Total.....	\$15,571,361 71

NON-LEDGER ASSETS.

Interest due and accrued.....	\$ 160,012 84
Market value of real estate over book value.....	12,803 25
Gross assets.....	\$15,744,177 80
Deduct assets not admitted.....	258,416 27
Total admitted assets.....	\$15,485,761 53

LIABILITIES.

Net amount of unpaid losses and claims.....	\$ 612,522 66
Total unearned premiums.....	8,140,335 93
Federal, State and other taxes due or accrued (estimated).....	225,000 00
Special reserve fund.....	300,000 00
Salaries, rents, expenses, bills, accounts, fees, &c., due and accrued.....	27,623 95
Contingent commissions due or accrued.....	22,376 05
Funds held under reinsurance treaties.....	75,462 06
Total liabilities, not including capital stock.....	\$ 9,403,320 65
Capital stock paid up in cash.....	2,000,000 00
Surplus over all liabilities, including capital stock.....	4,082,440 88
Total liabilities.....	\$15,485,761 53

RISKS AND PREMIUMS.

Amount of policies written or renewed during the year.....	\$1,381,715,512 00
Premiums thereon.....	13,392,518 64
Amount of policies terminated during the year.....	1,246,865,999 00
Premiums thereon.....	12,745,421 95
Net amount in force at December 31, 1913.....	1,533,240,617 00
Premiums thereon.....	15,870,350 22

4 GEORGE V., A. 1914

NATIONAL UNION FIRE INSURANCE COMPANY OF PITTSBURGH, PA.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1913.

President—E. E. COLE.

Secretary—W. F. BRAUN.

Principal Office—Pittsburgh, Pa., U.S.A.

Head Office in Canada—Toronto. Chief Agent in Canada—H. J. RICHMOND.

(Incorporated, Feb. 14, 1901. Dominion license issued Aug. 10, 1911.)

CAPITAL.

Amount of joint capital authorized, subscribed for and paid up in cash..... \$ 1,000,000 00

ASSETS IN CANADA.

Bonds and debentures on deposit with the Receiver General, viz:—

	Par value.	Market value.
City of Calgary P.S. debts., 1935, 4½ p. c.....	\$ 10,000 00	\$ 9,200 00
City of St. Henri (Montreal) debts., 1937, 4 p. c.....	7,000 00	6,300 00
City of Montreal Prot. School debts., 1939, 4 p. c.....	13,000 00	11,700 00
City of Toronto debts., 1920, 4 p. c.....	24,333 33	23,360 00
City of St. Boniface debts., 1917, 5 p. c.....	10,000 00	9,900 00
City of Edmonton debts., 1953, 5 p. c.....	10,220 00	9,700 00
City of Medicine Hat debts., 1942, 5 p. c.....	10,000 00	9,300 00
City of Regina debts., 1928, 5 p. c.....	15,000 00	14,550 00
City of Brantford debts., 1942, 4½ p. c.....	15,000 00	13,950 00
City of Guelph debts., 1940, 4 p. c.....	6,000 00	5,100 00
City of Guelph debts., 1932, 4½ p. c.....	1,000 00	930 00
City of Guelph debts., 1942, 4½ p. c.....	8,000 00	7,360 00
Total par and market values.....	\$ 129,553 33	\$ 121,350 00

Carried out at market value..... \$ 121,350 00
 Interest accrued (fire) \$1,698 83; (tornado), \$248.61..... 1,947 44
 Agents' balances and premiums outstanding (\$283.60 on business prior to Oct. 1, 1913.).... 28,055 86

Total assets in Canada..... \$ 151,372 30

LIABILITIES IN CANADA.

Net amount of losses, adjusted and unpaid..... \$ 2,229 58
 Net amount of losses, unadjusted..... 23,381 73
 Total amount of unsettled losses (fire)..... \$ 25,611 31
 Reserve of unearned premiums, (fire) \$136,127.72; (tornado) \$2,199.15; total, \$138,326.87;
 carried out at 80 per cent..... 110,661 50
 Taxes due or accrued (fire) \$3,121.44; (tornado) \$16.67..... 3,138 11
 Total liabilities in Canada..... \$ 139,410 92

INCOME IN CANADA.

Fire Risks.

Gross cash received for premiums..... \$ 259,521 08
 Deduct return premiums, \$93,996.26; and reinsurance, \$519.48..... 64,515 74
 Net cash received for said premiums..... \$ 195,005 34

SESSIONAL PAPER No. 8

NATIONAL UNION FIRE—Continued.

INCOME IN CANADA—Concluded.

<i>Tornado Risks.</i>	
Gross cash received for premiums.....	\$ 2,654 14
Deduct return premiums.....	877 61
Net cash received for said premiums.....	<u>\$ 1,776 53</u>
Total net cash received for premiums.....	\$ 196,781 87
Received for interest on investments (fire) \$4,423.82; (tornado) \$500.....	4,923 82
Total income in Canada.....	<u>\$ 201,705 69</u>

EXPENDITURE IN CANADA.

Amount paid for fire losses occurring in previous years.....	\$ 2,388 81
Amount paid for fire losses occurring during the year.....	130,753 84
Amount paid for tornado losses occurring during the year.....	201 54
Total net amount paid for all losses.....	<u>\$ 133,344 19</u>
Paid for commission or brokerage (fire) \$46,816 12; (tornado) \$376 82.....	47,192 94
Paid for salaries of officials, (fire) \$4,200; travelling expenses, (fire) \$3,171.19.....	7,371 19
Paid for taxes (fire).....	3,147 29
Miscellaneous payments: (fire)—Fire departments, patrol and salvage corps assessments, \$980.69; postage, telegrams, telephones and express, \$907.80; printing and stationery, \$2,209.92; boards, tariff associations, etc., \$1,471.05; maps and plans, \$791.75.....	6,361 21
Total expenditure in Canada.....	<u>\$ 197,416 82</u>

RISKS AND PREMIUMS IN CANADA.

<i>Fire Risks</i>	Amount.	Premiums thereon.
Gross policies in force at date of last statement.....	\$ 13,060,892	\$ 176,900 01
Taken during the year, new and renewed.....	20,911,650	278,058 23
Total.....	<u>\$ 33,972,542</u>	<u>\$ 454,958 24</u>
Deduct terminated.....	15,114,170	201,969 49
Gross in force at end of year.....	\$ 18,858,372	\$ 252,988 75
Deduct reinsured.....	32,450	519 48
Net in force at December 31, 1913.....	<u>\$ 18,825,922</u>	<u>\$ 252,469 27</u>

<i>Tornado Risks.</i>	Amount.	Premiums thereon.
Gross policies in force at date of last statement.....	\$ 354,225	\$ 1,715 77
Taken during the year, new and renewed.....	468,713	2,504 14
Total.....	<u>\$ 822,938</u>	<u>\$ 4,219 91</u>
Deduct terminated.....	154,250	979 85
Gross and net in force at December 31, 1913.....	<u>\$ 668,688</u>	<u>\$ 3,240 06</u>

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1913. *

INCOME.

Net cash received for premiums.....	\$ 2,702,295 79
Interest and dividends.....	169,837 72
Rents.....	2,303 37
Agents' balances charged off.....	632 37
Gross profit on sale or maturity of bonds.....	122 00
Increase in liabilities on account of reinsurance treaties.....	1,734 60
Total income.....	<u>\$ 2,876,925 85</u>

4 GEORGE V., A. 1914

NATIONAL UNION FIRE—*Concluded.*

EXPENDITURE.

Net amount paid for losses.....	\$ 1,291,996 05
Expenses of adjustment and settlement of losses.....	38,078 37
Paid stockholders for interest or dividends.....	45,000 00
Commission or brokerage.....	436,903 39
Allowances to local agencies for miscellaneous agency expenses.....	12,205 11
Salaries, \$84,479 88; and expenses, \$61,588 80; of special and general agents.....	146,068 68
Salaries, fees and all other charges of officers, directors, trustees and home office employees	121,510 72
Rents.....	14,234 84
Underwriters' boards and tariff associations.....	29,507 40
Fire department, patrol and salvage corps assessments, fees, taxes and expenses.....	9,835 81
Inspections and surveys.....	4,917 88
Taxes on real estate.....	525 15
State taxes on premiums, insurance department licenses and fees.....	84,618 75
All other licenses, fees and taxes.....	14,017 22
Agents' balances charged off.....	2,115 45
Gross decrease, by adjustment, in book values of stocks.....	12,783 33
Gross loss on sale or maturity of bonds and stocks.....	10,302 61
All other expenditure.....	59,535 20
Total expenditure.....	<u>\$ 2,334,155 96</u>

LEDGER ASSETS.

Book value of real estate.....	\$ 30,634 40
Mortgage loans on real estate, first liens.....	536,850 00
Loans secured by pledge of bonds, stocks or other marketable collaterals.....	115,000 00
Book value of bonds and stocks.....	2,793,043 14
Cash on hand, in trust companies and in banks.....	277,854 48
Agents' balances and bills receivable.....	886,780 33
Other ledger assets (due from other companies).....	110,308 38
Total ledger assets.....	<u>\$ 4,750,490 73</u>

NON-LEDGER ASSETS.

Interest due and accrued.....	\$ 45,321 36
Gross assets.....	<u>\$ 4,795,812 09</u>
Deduct assets not admitted.....	112,206 82
Total admitted assets.....	<u>\$ 4,683,605 27</u>

LIABILITIES.

Net amount of unpaid losses and claims.....	\$ 201,189 45
Unearned premiums.....	2,889,334 34
Salaries, rents, expenses, bills, accounts, etc., to cover any possible contingency.....	500 00
Federal, State and other taxes due or accrued (estimated).....	60,000 00
Dividends declared and unpaid to stockholders.....	45,000 00
All other liabilities (fund held under reinsurance treaty).....	78,823 81
Total amount of all liabilities (except capital stock).....	<u>\$ 3,274,847 60</u>
Capital actually paid up in cash.....	1,000,000 00
Surplus.....	408,757 67
Total liabilities.....	<u>\$ 4,683,605 27</u>

RISKS AND PREMIUMS.

FIRE RISKS.

Amount of policies written or renewed during the year.....	\$422,039,678 00
Premiums thereon.....	4,862,550 64
Amount terminated during the year.....	318,797,365 00
Premiums thereon.....	3,842,169 63
Net amount in force at December 31, 1913.....	435,739,527 00
Premiums thereon.....	<u>5,274,671 25</u>

SESSIONAL PAPER No. 8

NIAGARA FIRE INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1913.

President—HAROLD HERRICK. Secretary—GEO. W. DEWEY.
Principal Office—New York, N.Y.
Head Office in Canada—Montreal. Chief Agent in Canada—W. E. FINDLAY.
(Incorporated July, 1850. Dominion License issued July 19, 1912.)

CAPITAL.

Amount of joint stock capital authorized, subscribed for and paid up in cash..... \$ 1,000,000 00

ASSETS IN CANADA.

Bonds in deposit with the Receiver General, viz.:—

	Par value.	Market value.
City of Winnipeg S. D. bonds, 1943, 4 p.c.....	\$ 10,000 00	\$ 8,500 00
New York State Highway Imp. bonds, 1962, 4 p.c.....	50,000 00	48,500 00
New York State bonds, 1961, 4 p.c.....	50,000 00	48,500 00
Can. Perm. Mtge. Corp. bonds, 1920, 4½ p.c.....	30,000 00	30,000 00
Total par and market values.....	<u>\$ 140,000 00</u>	<u>\$ 135,500 00</u>
Carried out at market value.....		\$ 135,500 00
Agents' balances and premiums uncollected, fire, \$30,193.16 (\$4,976 55; on business prior to Oct. 1, 1913); other, \$40.....		30,233 16
Interest accrued.....		2,093 75
Total assets in Canada.....		<u>\$ 167,826 91</u>

LIABILITIES IN CANADA.

Net amount of fire losses, unadjusted.....	\$ 10,673 20
Net amount of fire losses resisted, in suit.....	3,750 00
Total net amount of unsettled losses.....	<u>\$ 14,423 20</u>
Reserve of unearned premiums: fire \$105,325.53; tornado, \$103.96; automobile, \$1,189.89.	
Total \$106,619.38. Carried out at 80 per cent.....	85,295 50
Taxes due and accrued (fire, \$1,939.27; other, \$50).....	1,989 27
Due and accrued for salaries, rent, etc.....	360 48
Total liabilities in Canada.....	<u>\$ 102,068 45</u>

INCOME IN CANADA.

Fire Risks.

Gross cash received for premiums.....	\$ 177,025 06
Deduct reinsurance, \$5,096.59; return premiums, \$28,833.92.....	33,930 51
Net cash received for fire risks.....	<u>\$ 143,094 55</u>

Automobile Risks.

Gross cash received for premiums.....	\$ 2,339 78
Deduct reinsurance, \$56.96; return premiums, \$402.32.....	459 28
Net cash received for automobile risks.....	<u>\$ 1,880 50</u>

4 GEORGE V., A. 1914

NIAGARA FIRE—*Concluded.*INCOME IN CANADA—*Concluded.**Tornado Risks.*

Gross cash received for premiums.....	\$	125 42	
Deduct return premiums.....		0 66	
Net cash received for said premiums.....	\$	124 76	
Total net cash received for premiums.....	\$	145,099 81	
Received for interest on investments (fire, \$3,400; other, \$3,400).....		6,800 00	
Total income in Canada.....	\$	151,899 81	

EXPENDITURE IN CANADA.

Fire Risks.

Amount paid for losses occurring in previous years.....	\$	7,168 05	
Deduct savings, salvage and reinsurances.....		1,087 59	
Net amount paid for said losses.....	\$	6,080 46	
Amount paid for losses occurring during the year.....	\$	31,416 48	
Deduct reinsurances, savings and salvage.....		1,298 49	
Net amount paid for said losses.....	\$	30,117 99	
Total net amount paid for fire losses.....	\$	36,198 45	

Automobile Risks.

Net amount paid for losses occurring during the year.....	\$	1,693 65	
Total net amount paid for all losses.....	\$	37,892 10	
Commission or brokerage (fire, \$32,846.70; other, \$295.16).....		33,141 86	
Taxes.....		1,397 55	
Salaries of general and special agents, \$1,424.15; travelling expenses, \$1,947.09.....		3,371 24	
Miscellaneous payments, viz.: Maps and plans, \$1,544.21; postage, telegrams, telephones and express, \$500.54; printing and stationery, \$987.61; advertising, \$13.28; furniture and fixtures, \$4.24; inspections and surveys, \$4.46; legal fees, \$8.70; rents, \$93.40; underwriters' boards, \$1,072.07; exchange, \$7.....		4,235 51	
Total expenditure in Canada.....	\$	80,038 26	

RISKS AND PREMIUMS IN CANADA.

Fire Risks.

	Amount.	Premiums thereon.
Gross policies in force at date of last statement.....	\$ 6,733,701	\$ 110,992 19
Taken during the year—new and renewed.....	14,263,179	193,739 64
Total.....	\$ 20,996,880	\$ 304,731 83
Deduct terminated.....	7,268,371	110,818 35
Gross and net in force at December 31, 1913.....	\$ 13,728,509	\$ 193,913 48

Tornado Risks.

Policies taken during the year, new.....	\$ 23,800	\$ 124 76
Net in force at December 31, 1913.....	23,800	124 76

Automobile Risks.

Policies taken during the year, new.....	\$ 103,070	\$ 2,379 78
Net in force at December 31, 1913.....	103,070	2,379 78

(For General Business Statement, see Appendix.)

SESSIONAL PAPER No. 8

NORTH BRITISH AND MERCANTILE INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1913.

Chairman—CHARLES J. CATER SCOTT.

Manager—OWEN D. JONES.

Manager in Canada—RANDALL DAVIDSON.

Principal Office—Edinburgh.

Head Office in Canada—Montreal.

(Established, 1809. Commenced business in Canada, 1862.)

CAPITAL.

Amount of joint stock capital authorized.....	\$29,200,000 00
Amount subscribed for.....	21,900,000 00
Amount paid thereon in cash.....	11,862,500 00

ASSETS IN CANADA (FIRE DEPARTMENT).

Real estate held by company, viz:—

Five-story building, situated N.W. corner St. Francois Xavier and Hospital Streets, Montreal, occupied by the company and tenants as offices....	\$ 155,000 00
Four-story building, 26 Wellington street E., Toronto, occupied by the company and tenants as offices.....	34,000 00

Total real estate, market value.....\$ 189,000 00

Stocks and bonds, viz:—

Deposited with Receiver General.

	Par value.	Market value.
City of Brantford bonds, 1934, 4 p.c.....	\$ 50,000 00	\$ 44,000 00
City of Belleville bonds, 1934, 4½ p.c.....	50,000 00	45,500 00
Cote St. Antoine bonds, 1932, 4 p.c.....	100,000 00	89,000 00
City of Halifax bonds, 1918, 4½ p.c.....	44,000 00	43,569 00
City of London bonds, 1921, 4 p.c.....	25,000 00	23,500 00
Town of Longueuil bonds, 1934, 4½ p.c.....	25,000 00	22,000 00
Montreal Harbour bonds, 1917, 4 p.c.....	52,000 00	50,960 00
City of Nelson, B.C., bonds, 1921, 5 p.c.....	25,000 00	23,500 00
Province of New Brunswick bonds, 1914, 4½ p.c.....	25,000 00	25,000 00
City of Three Rivers bonds, 1931, 4 p.c.....	43,000 00	36,980 00
City of Victoria, B.C., bonds, 1917, 5 p.c.....	126,000 00	126,000 00
Town of Welland bonds, 1918, 5 p.c.....	32,000 00	31,520 00
City of Calgary bonds, 1924, 5 p.c.....	24,000 00	23,520 00
City of St. Henri bonds, 1918, 1919, 4½ p.c.....	100,000 00	99,000 00
District So. Vancouver debts., 1959, 5 p.c.....	25,000 00	22,750 00
Town of Salaberry of Valleyfield debts., 1925, 4 p.c.....	33,000 00	29,040 00
Montreal R. C. School bonds, 1918, 4 p.c.....	55,000 00	52,800 00
Montreal Prot. School bonds, 1923, 4 p.c.....	18,000 00	16,740 00
Montreal Prot. School bonds, 1924, 4 p.c.....	40,000 00	37,200 00
Township of Richmond, B.C., bonds, 1941, 5 p.c.....	40,000 00	34,700 00

Total on deposit with Receiver General.....\$ 932,000 00 \$ 877,270 00

Carried out at market value.....\$ 877,270 00

Investments in the control of the Company.

Town of Acton bonds, 1917, 4½ p.c.....	\$ 1,000 00	\$ 970 00
Town of Acton bonds, 1922, 4½ p.c.....	16,000 00	14,880 00
City of Halifax permanent stock, 5 p.c.....	15,000 00	15,600 00
City of London bonds, 1914, 4 p.c.....	20,000 00	20,000 00
City of Edmonton bonds, 1927, 4½ p.c.....	22,792 00	20,968 64
Village of Kingsville bonds, 1923, 5 p.c.....	9,342 98	9,062 69

Total in control of the company.....\$ 84,131 98 \$ 81,481 33

4 GEORGE V., A. 1914

NORTH BRITISH AND MERCANTILE—Continued.

ASSETS IN CANADA—Concluded.

Carried out at market value.....	\$	81,481 33
Cash in banks, viz.:—		
Bank of Montreal, Montreal.....	\$	59,944 71
Bank of Montreal, Winnipeg.....		25,574 49
Total cash in banks.....		85,519 20
Interest accrued,		14,749 96
Rents due, \$345.30; accrued, \$1,815.....		2,160 30
Agents' balances and premiums uncollected, (fire, \$381.50 was on business prior to Oct. 1, 1913)		111,438 81
Office furniture and plans in Montreal, Toronto, St. John, N.B.....		15,000 00
Total assets in Canada (Fire Department).....	\$	1,376,619 60

LIABILITIES IN CANADA (FIRE DEPARTMENT).

Net amount of losses, adjusted and unpaid.....	\$	40,984 32
" " resisted, not in suit.....		1,500 00
Total net amount of unsettled claims for losses.....	\$	42,484 32
Reserve of unearned premiums, \$726,945.89; carried out at 80 p.c.....		581,556 70
Due and accrued for salaries, rent, advertising, agency and other miscellaneous expenses.....		9,988 86
Reinsurance premiums due.....		2,073 11
Taxes due and accrued.....		14,176 58
Total liabilities in Canada (Fire Department).....	\$	650,279 57

INCOME IN CANADA (FIRE DEPARTMENT.)

Gross cash received for premiums.....	\$1,125,838 02
Deduct reinsurance, \$15,565.35; and return premiums, \$148,918.17.....	164,483 52
Net cash received for premiums.....	\$ 961,354 50
Received for interest on investments.....	42,951 97
Rents.....	8,941 87
Bank deposit account.....	4,696 81
Total income in Canada (Fire Department).....	\$ 1,017,945 15

EXPENDITURE IN CANADA (FIRE DEPARTMENT.)

Net amount paid for losses occurring in previous years.....	\$ 21,012 77
Amount paid for losses occurring during the year.....	\$ 547,921 60
Deduct savings, salvage and reinsurances.....	7,770 35
Net amount paid for losses.....	\$ 540,151 25
Total net amount paid for losses.....	\$ 561,164 02
Commission or brokerage.....	174,894 96
Salaries, \$39,890.12; office allowances, \$1,860.00; directors' fees, \$1,946.66; auditors' fees, \$620; travelling expenses, \$6,985.21; retiring allowances, \$3,718.73.....	55,020 72
Taxes.....	13,479 09
All other expenses, viz.: Advertising, \$2,075.76; furniture, fixtures and office supplies, \$1,169.20; underwriters' associations, \$9,761.14; inspections and surveys, \$9,418.25; insurance superintendence, \$557.71; postage, express, telephones and telegrams, \$5,029.13; maps and plans, \$3,607.62; miscellaneous, \$2,939.86; rents, \$8,058.25; legal fees, \$280.73; investment expenses, \$698; printing and stationery, \$8,881.46; total, \$52,477.11; less proportion of expenses chargeable to life branch, \$1,500	\$ 50,977 11
Total expenditure in Canada (Fire Department).....	\$ 855,535 89

SESSIONAL PAPER No. 8

NORTH BRITISH AND MERCANTILE.—*Concluded.*

RISKS AND PREMIUMS IN CANADA.

<i>Fire Risks.</i>	No.	Amount.	Premiums thereon.
Gross policies in force at date of last statement.....	52,390	\$ 116,986,850	\$ 1,420,713 86
Taken during the year—new and renewed.....	32,771	95,293,121	1,120,473 49
Total.....	85,161	\$ 212,279,971	\$ 2,541,187 35
Deduct terminated.....	32,289	89,598 325	1,087,107 93
Gross in force at end of year.....	52,872	\$ 122,681,646	\$ 1,454,079 42
Deduct reinsured.....		2,769,201	24,895 51
Net amount in force at December 31, 1913.....	52,872	\$ 119,912,445	\$ 1,429,183 91

(For General Business Statement, see Appendix.)

THE NORTH EMPIRE FIRE INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1913.

President—D. H. McDONALD.

Secretary—JAMES BAIRD SMITH.

Vice-President—A. J. ADAMSON.

Manager—MICHAEL LONG.

Principal Office—Winnipeg, Man.

(Incorporated June 16, 1908, by an Act of the Parliament of Canada, 7-8 Edward VII, chap. 136; amended in 1913 by 3-4 George V, chap. 161. Dominion license issued August 12, 1909).

CAPITAL.

Amount of joint stock capital authorized.....	\$ 2,000,000 00
Amount subscribed for.....	686,900 00
Amount paid thereon in cash.....	201,940 13

(For List of Shareholders, see Appendix.)

ASSETS.

Amount secured by way of loans on real estate.....	\$ 123,963 08
Bonds and debentures in deposit with Receiver General:—	

	Par value.	Book value.	Market value.
South Vancouver bonds, 1950, 4½ p.c.....	\$ 45,000 00	\$ 45,000 00	\$ 37,800 00
Village of Balcarres bonds, 1914 to 1915, 6 p.c.....	243 84	200 00	241 40
Clear Creek, S.D., debts., 1914-19, 6 p.c.....	600 00	600 00	582 00
Herzel, S. D., debts., 1915-17, 6 p.c.....	300 00	300 00	291 00
Herzel, S. D., debts., 1914-17, 8 p.c.....	80 00	80 00	80 80
Poplar Hill, S. D., debts., 1914-19, 6 p.c.....	600 00	600 00	582 00
Heavyland, S. D., debts., 1914-16, 6 p.c.....	300 00	300 00	294 00
Ormiston, S. D., debts., 1914-15, 6 p.c.....	150 00	150 00	148 50
Prudential, S. D., debts., 1914-19, 6 p.c.....	1,500 00	1,500 00	1,455 00
Kelliher, S. D., debts., 1914-19, 7 p.c.....	1,020 00	1,020 00	1,009 80
McConnell, S. D., debts., 1914-19, 5½ p.c.....	720 00	720 00	684 00
Tiferas Israel, S. D., debts., 1914-16, 6 p.c.....	300 00	300 00	294 00
Kingsland, S. D., debts., 1914-19, 5½ p.c.....	1,200 00	1,200 00	1,140 00
Knapton, S. D., debts., 1914-19, 6 p.c.....	720 00	720 00	698 40
Broekton, S. D., debts., 1914-19, 7 p.c.....	750 00	780 00	772 20
Buffalo View, S. D., debts., 1914-19, 5 p.c.....	720 00	720 00	676 80
Warman, S.D., debts., 1914-19, 6 p.c.....	600 00	600 00	582 00
Lamoyle, S.D., debts., 1914-19, 6 p.c.....	510 00	504 15	510 00
Loon Creek, S. D., debts., 1914-15, 6 p.c.....	100 00	100 00	99 00
Round Valley, S.D., debts., 1914-19, 5½ p.c.....	1,080 00	1,080 00	1,026 00
Sunny View, S.D., debts., 1914-19, 5½ p.c.....	720 00	720 00	684 00
Riversdale, S.D., debts., 1914-19, 5½ p.c.....	630 00	690 00	655 50
Sudom, S.D., debts., 1914-19, 5½ p.c.....	780 00	780 00	741 00
Berrywater, S. D., debts., 1914-19, 5½ p.c.....	1,080 00	1,080 00	1,026 00
Daysville, S.D., debts., 1914-19, 6 p.c.....	600 00	600 00	582 00

Total on deposit with Receiver General..	\$ 60,393 84	\$ 60,344 15	\$ 52,655 40
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Other debentures owned by the Company, viz:—

City of Winnipeg Hospital bonds, 1936, 4 p.c.,	926 67	926 67	806 20
Kelliher, S.D., debts., 1913, 7 p.c.....	103 30	103 30	102 27
Herzel, S.D., debts., 1913, 8 p.c.....	20 00	20 00	20 20
Herzel, S.D., debts., 1913, 1914, 6 p.c.....	194 40	194 40	188 57
Sunny View, S.D., debts., 1913, 5½ p.c.....	120 00	120 00	114 00
Sudom, S. D., debts., 1913, 5½ p.c.....	130 00	130 00	123 50
McConnell, S. D., debts., 1913, 5½ p.c.....	120 00	120 00	114 00
Round Valley, S.D., debts., 1913, 5½ p.c.....	180 00	180 00	171 00
Warman, S. D., debts., 1913, 6 p.c.....	100 00	100 00	97 00
Berrywater, S. D., debts., 1913, 5½ p.c.....	180 00	180 00	171 00

Total par, book and market values.....	\$ 62,468 21	\$ 62,418 52	\$ 54,563 14
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SESSIONAL PAPER No. 8

THE NORTH EMPIRE FIRE—*Continued.*ASSETS—*Continued.*

Carried out at book value.....	\$	62,418 52
3,706 shares Canada West Fire Insurance Co., par and book value, \$55,590; market value, \$42,619; carried out at book value.....		55,590 00
Cash in Imperial Bank.....		54,389 04
Underwriters' deposit.....		100 00
Total ledger assets.....	\$	296,461 52
Deduct market value of bonds, debentures and stocks under book value.....		20,826 38
	\$	275,635 14

OTHER ASSETS.

Interest due, \$1,919.83; accrued, \$3,346.48.....	\$	5,266 31
Agents' balances \$2,063.09 on business prior to Oct. 1, 1913).....		27,836 10
Plans, \$3,015.54; furniture and fixtures, \$664.70.....		3,680 24
Total assets.....	\$	312,417 79

LIABILITIES.

Net amount of losses, adjusted and unpaid.....	\$	6,476 41
Net amount of losses, unadjusted.....		1,030 00
Total amount of unsettled losses.....	\$	7,506 41
Reserve of unearned premiums, Canada, \$69,739.69; other countries, \$594.42; total, \$70,334.11 carried out at 80 per cent.....		56,267 29
Reinsurance premiums held in reserve, \$25,354.71; accounts payable, \$976.33.....		26,331 04
Dividends declared and unpaid.....		12,116 34
Total liabilities (not including capital stock).....	\$	102,221 08
Excess of assets over liabilities.....	\$	210,196 71
Capital stock paid in cash.....		201,940 13
Surplus over liabilities and capital.....	\$	8,256 58

INCOME.

	In Canada.	In other countries.
Gross cash received for premiums.....	\$ 200,729 94	\$ 955 29
Deduct reinsurance, \$59,010.92; and return premiums, \$35,905.28.....	94,916 20	
Net cash received for said premiums.....	\$ 105,813 74	\$ 955 29
Net cash received for premiums in all countries.....		\$ 106,769 03
Received for interest on investments.....		14,355 95
Total.....		\$ 121,124 98
Received for increased capital.....		5,252 28
Total income.....		\$ 126,377 26

EXPENDITURE.

Amount paid for losses occurring in previous years.....	\$	6,340 66
Deduct savings, salvage and reinsurance.....		2,010 03
Net amount paid during the year for said losses.....	\$	4,330 63
Amount paid for losses occurring during the year.....	\$	63,926 60
Deduct savings, salvage and reinsurance.....		18,344 94
Net amount paid during the year for said losses.....	\$	45,581 66
Total net amount paid for losses.....	\$	49,912 29
Commission or brokerage.....		10,424 30
Paid for salaries; home office officials, \$6,847.98; auditors' fees, \$240; travelling expenses, \$1,527.20.....		8,615 18

4 GEORGE V., A. 1914

THE NORTH EMPIRE FIRE—*Concluded.*EXPENDITURE—*Concluded.*

Taxes.....	\$ 1,696 45
Dividends paid during the year.....	9,472 25
Miscellaneous expenditure, viz:—Maps and plans, \$743.68; postage, express, telegrams and telephones, \$1,911.24; office expenses, \$71.50; printing and stationery, \$1,874.85; investment expenses, \$1,209.13; underwriters' charges, \$1,745.97; rents, \$600; furniture and fixtures, \$9; advertising, \$519.82; legal expenses, \$440.39; sundries, \$102.51.....	9,228 09
Total expenditure.....	\$ 89,348 56

SYNOPSIS OF LEDGER ACCOUNTS.

Amount of net ledger assets, December 31, 1912.....	\$ 233,118 98
Amount of cash income as above.....	126,377 26
Total	\$ 359,496 24
Amount of expenditure.....	89,348 56
Balance, net ledger assets, at December 31, 1913 (\$296,461.52, less \$26,313.84, ledger liabilities).....	\$ 270,147 68

STATEMENT OF REINSURANCE OF CANADIAN BUSINESS IN COMPANIES NOT LICENSED UNDER THE INSURANCE ACT.

Amount of reinsurance premiums in unlicensed companies.....	\$ 56,340 54
Amount of commission thereon, 25 p.c.....	14,035 14
Amount of losses recovered from said companies.....	18,344 94
Amount of losses due and recoverable from such companies.....	1,222 93
Amount of reinsurance premiums payable to such companies.....	10,489 17
Amount of cash or other securities held for recovery of losses.....	25,354 71

RISKS AND PREMIUMS.

	IN CANADA.			IN OTHER COUNTRIES.			TOTALS IN ALL COUNTRIES.		
	No.	Amount.	Premiums	No.	Amount.	Premiums	No.	Amount.	Premiums
		\$	\$ cts.		\$	\$ cts.		\$	\$ cts.
Gross policies in force at date of last statement....	6,312	7,966,937	160,786 82	117	142,600	1,720 40	6,429	8,109,537	162,507 22
Taken during the year, new and renewed.....	5,222	11,060,712	202,213 49	35	193,486	1,188 85	5,257	11,254,198	203,402 34
Total	11,534	19,027,649	363,000 31	152	336,086	2,909 25	11,686	19,363,735	365,909 56
Deduct terminated.....	4,774	9,169,465	170,525 06	117	142,600	1,720 40	4,891	9,312,065	172,245 46
Gross in force at end of year.....	6,760	9,858,184	192,475 25	35	193,486	1,188 85	6,795	10,051,670	193,664 10
Deduct reinsured....		3,374,809	59,523 80					3,374,809	59,523 80
Net in force at Dec. 31, 1913.....	6,760	6,483,375	132,951 45	35	193,486	1,188 85	6,795	6,676,861	134,140 30

THE NORTH WEST FIRE INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1913.

President—G. R. CROWE. General Manager—T. L. MORRISSEY.
 Vice-President—D. E. SPRAGUE. Deputy Manager—THOS. BRUCE.
 Principal Office—Winnipeg.

(Incorporated by an Act of the Legislature of the Province of Manitoba, 1880, chapter 37, amended in 1885 by chap. 51; in 1888, by chap. 46, and in 1903 by chap. 62. The above Acts were consolidated and amended by chap. 79, Statutes of Manitoba, 1904. Incorporated by an Act of the Parliament of Canada, 9-10 Edward VII, chap. 32. Dominion license issued February 6, 1912.)

CAPITAL.

Amount of joint stock capital authorized.....	\$ 500,000 00
Amount subscribed for.....	250,000 00
Amount paid thereon in cash.....	<u>100,000 00</u>

(For list of Shareholders, see Appendix.)

ASSETS.

Mortgage loans on real estate.....	\$ 177,750 00
Bonds on deposit with Receiver General, viz.:—	

	Par value.	Book value.	Market value.
City of St. Boniface, 1940, 5 p.c.....	\$ 38,815 09	\$ 41,957 56	\$ 36,874 34
City of Quebec, 1914, 5 p.c.....	15,000 00	15,034 17	15,000 00

Total par and book values.....	\$ 53,815 09	\$ 56,991 73	\$ 51,874 34
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Carried out at book value.....	56,991 73
Cash at head office.....	571 65
Cash at Eastern Branch.....	<u>5,667 57</u>

Cash in Banks, viz.:—

Royal Bank of Canada, current account.....	\$ 3,829 08
Royal Bank of Canada, savings account.....	<u>802 00</u>

Total cash in banks.....	4,631 08
Sinking fund, St. Boniface debts.....	<u>79 14</u>

Total ledger assets.....	\$ 245,691 17
Deduct market value of bonds and debentures under book value.....	<u>5,117 39</u>
	\$ 240,573 78

OTHER ASSETS.

Interest accrued.....	\$ 3,950 02
Agents' balances and premiums uncollected (\$945.20 on business prior to October 1, 1913) ..	<u>10,270 49</u>
Total assets.....	<u>\$ 254,794 29</u>

LIABILITIES.

Net amount of losses, unadjusted.....	\$ 5,838 00
Net amount of losses, resisted in suit (accrued in 1911).....	<u>500 00</u>

Total net amount of unsettled claims for losses.....	\$ 6,338 00
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4 GEORGE V., A. 1914

THE NORTH WEST FIRE—Continued.

LIABILITIES—Continued.

Reserve of unearned premiums, \$85,436.12; carried out at 80 p.c.	\$	68,348 90
Taxes due and accrued		822 00
Suspense account		9 40
Total liabilities	\$	75,518 30
Excess of assets over liabilities	\$	179,275 99
Capital stock paid in cash		100,000 00
Surplus over liabilities and capital	\$	79,275 99

INCOME.

	In Canada.	In other countries.
Gross cash received for premiums	\$ 168,167 92	\$ 986 58
Deduct reinsurance, \$30,234.99; return premiums, \$23,059.26.	53,089 82	204 43
Net cash received for premiums	\$ 115,078 10	\$ 782 15
Net cash received for premiums in all countries		\$ 115,860 25
Received for interest on investments		9,932 10
Total income	\$	125,792 35

EXPENDITURE.

	In Canada.	In other countries.
Amount paid for losses occurring in previous years	\$ 3,937 35	
Deduct reinsurances	2,612 19	
Net amount paid for said losses	\$ 1,325 16	
Amount paid for losses occurring during the year	\$ 60,081 27	\$ 113 56
Deduct reinsurances	15,205 43	
Net amount paid for said losses	\$ 44,875 84	\$ 113 56
Totals	\$ 46,201 00	\$ 113 56
Total net amount paid for losses		\$ 46,314 56
Dividends paid to shareholders at 6 per cent.		6,000 00
Commission or brokerage		23,316 59
Salaries: Head Office officials, \$9,162.82; directors' fees, \$460; auditors' fees, \$120; travelling expenses, \$448.96		10,191 78
Taxes		2,526 60
Miscellaneous payments, viz.: Advertising, \$524.43; legal fees, \$2; maps and plans, \$474.44; postage, telegrams, telephones and express, \$777.38; printing and stationery, \$1,939.01; rents, \$1,195.46; Board fees, \$502.29; light, exchange and miscellaneous, \$322.18		5,737 19
Total expenditure	\$	94,086 72

SYNOPSIS OF LEDGER ASSETS.

Amount of net ledger assets, as at December 31, 1912	\$	213,976 14
Amount of cash income		125,792 35
Total	\$	339,768 49
Amount of expenditure		94,086 72
Balance, net ledger assets, December 31, 1913 (\$245,691.17, less outstanding cheques, \$9 40)	\$	245,681 77

STATEMENT OF REINSURANCE OF CANADIAN BUSINESS IN COMPANIES NOT LICENSED UNDER THE INSURANCE ACT.

Amount of reinsurance premiums in unlicensed companies	\$	782 15
Amount of commission thereon		156 43
Amount of losses recovered from said companies		38 32

SESSIONAL PAPER No. 8

THE NORTH WEST FIRE.—*Concluded.*

RISKS AND PREMIUMS.

	IN CANADA.			IN OTHER COUNTRIES.			TOTAL IN ALL COUNTRIES.		
	No.	Amount.	Premiums	No.	Amount.	Premiums	No.	Amount.	Premiums
		\$	\$ cts.		\$	\$ cts.		\$	\$ cts.
Gross policies in force at date of last statement....	7,620	10,301,579	154,013 73	32	42,150	577 60	7,652	10,343,729	154,591 33
Taken during the year, new.....	7,118	11,619,932	160,144 06	50	63,634	986 58	7,168	11,683,566	161,130 64
Taken during the year, renewed.....	306	300,303	6,314 50	.....	.....	.....	306	300,303	6,314 50
Total.....	15,044	22,221,814	320,472 29	82	105,784	1,564 18	15,126	22,327,598	322,036 47
Deduct terminated.	5,291	8,716,073	129,273 76	33	41,275	591 69	5,324	8,757,348	129,865 45
Gross in force at end of year.....	9,753	13,505,741	191,198 53	49	64,509	972 49	9,802	13,570,250	192,171 02
Deduct reinsured....	.....	2,445,996	34,471 16	.....	.....	.....	.....	2,445,996	34,471 16
Net in force at Dec. 31, 1913.....	9,753	11,059,745	156,727 37	49	64,509	972 49	9,802	11,124,254	157,699 86

THE NORTHERN ASSURANCE COMPANY, LIMITED.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1913.

Chairman—RT. HON. FREDERICK | General Manager—H. E. WILSON.
HUTH JACKSON.

Principal Offices—London and Aberdeen.

Head Office in Canada—Montreal. Manager for Canada—ROBERT W. TYRE.

(Established, June 2, 1836. Commenced business in Canada, 1867.)

CAPITAL.

Amount of joint stock capital authorized and subscribed for.....	£ 3,000,000 00	\$14,600,000 00
Amount paid thereon in cash.....	300,000 00	1,460,000 00

ASSETS IN CANADA.

Bonds in deposit with Receiver General:—

	Par value.	Market value.
City of Toronto debts., 1919, 5 p.c.....	\$ 34,553 33	\$ 34,898 87
City of Toronto debts., 1929, 3½ p.c.....	146,000 00	125,560 00
British Consolidated stock, 1923, 2½ p.c.....	36,500 00	26,280 00
City of Winnipeg debts., 1941, 3½ p.c.....	30,000 00	23,400 00
City of Winnipeg debts., 1925, 4 p.c.....	25,000 00	23,000 00
Canada stock, 1930/50, 3½ p.c.....	65,213 33	58,039 87
Grand Trunk Pacific Railway 1st mortgage bonds (guaranteed by Government of Canada), 1962, 3 p.c.....	170,333 33	124,343 33
City of Vancouver debts., 1927, 6 p.c.....	24,333 33	26,766 67
City of North Vancouver debts., 1931, 4½ p.c.....	24,333 33	21,170 00
City of Port Arthur debts., 1928, 5 p.c.....	7,000 00	6,720 00
City of Port Arthur debts., 1929, 5 p.c.....	2,000 00	1,920 00
City of Port Arthur debts., 1937, 5 p.c.....	25,000 00	23,750 00
City of Port Arthur debts., 1938, 5 p.c.....	1,000 00	950 00

Total on deposit with Receiver General..... \$ 591,266 65 \$ 496,798 74

Carried out at market value..... \$ 496,798 74

Cash in hand: Montreal, \$2,574.29; Winnipeg, \$499.53..... 3,073 82

Cash in banks, viz.:—

Bank of Montreal, Montreal.....	\$ 15,888 71
Bank of British North America, Montreal.....	6,663 09
Union Bank of Canada, Montreal.....	11,368 08
Union Bank of Canada, Winnipeg.....	26,151 09
Bank of British North America, Victoria.....	525 51

Total cash in banks..... 60,601 48

Agents' balances and premiums outstanding (\$2,608.89 was on business prior to Oct. 1, 1913). 60,318 17

Office furniture and plans..... 10,000 00

Total assets in Canada..... \$ 630,792 21

LIABILITIES IN CANADA.

Net amount of losses, adjusted and unpaid.....	\$ 4,748 48
“ “ “ unadjusted.....	15,795 75

Total net amount of unsettled losses (\$5,000 of which accrued prior to 1913)..... \$ 20,544 23

Reserve of unearned premiums \$528,120.02; carried out at 80 p.c..... 422,496 02

Taxes due and accrued..... 7,702 61

Due for miscellaneous expenses..... 7,213 09

Reinsurance premiums..... 498 06

Total liabilities in Canada..... \$ 458,454 01

SESSIONAL PAPER No. 8

THE NORTHERN—*Concluded.*

INCOME IN CANADA.

Gross cash received for premiums.....	\$ 819,317 81	
Deduct reinsurance, \$7,412 28; and return premiums, \$93,305 61.....	100,717 89	
Net cash received for premiums.....		\$ 718,599 92
Interest on bank deposits.....		511 84
Total income in Canada.....		<u>\$ 719,111 76</u>

EXPENDITURE IN CANADA.

Amount paid for losses occurring in previous years.....	\$ 21,573 81	
Deduct reinsurance.....	6 50	
Net amount paid for said losses.....	\$ 21,567 31	
Amount paid for losses occurring during the year.....	\$ 355,292 62	
Deduct reinsurances.....	7 75	
Net amount paid for said losses.....	\$ 355,284 87	
Total net amount paid for losses.....		\$ 376,852 18
Commission or brokerage.....		137,197 42
Salaries, \$36,271 30; auditors' fees, \$562 50; travelling expenses, \$6,150.83.....		42,984 63
Taxes.....		9,816 16
Miscellaneous payments, viz.:—Maps and plans, \$2,690.59; postage, telegrams, telephones and express, \$3,563.19; underwriters' associations, \$6,500.99; rent, \$3,851.63; stationery and printing, \$4,632.90; advertising, \$1,485.80; office furniture and fixtures, \$1,777.39; exchange, \$342.63; sundry payments, \$946.57; cleaning and lighting, \$800.41; newspapers and books, \$178.16; legal expenses, \$35.07.....		26,814 33
Total expenditure in Canada.....		<u>\$ 593,664 72</u>

RISKS AND PREMIUMS IN CANADA.

	No.	Amount	Premiums thereon.
Gross policies in force at date of last statement.....	36,917	\$ 69,355,602	\$ 923,159 42
Taken during the year, new and renewed.....	24,641	64,060,095	832,597 11
Total.....	61,558	\$133,415,697	\$ 1,755,756 53
Deduct terminated.....	23,599	55,375,554	723,466 04
Gross in force at end of year.....	37,959	\$ 78,040,143	\$1,032,290 49
Deduct reinsured.....		878,536	8,576 13
Net in force at December 31, 1913.....	37,959	<u>\$ 77,161,607</u>	<u>\$1,023,714 36</u>

(For General Business Statement, see Appendix.)

4 GEORGE V., A. 1914

NORTHWESTERN NATIONAL INSURANCE COMPANY OF MILWAUKEE, WISCONSIN.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1913.

President—WILFORD M. PATTON. Secretary—JOSEPH HUEBL.
Principal Office—Milwaukee, Wis.
Head Office in Canada—Winnipeg, Man. Chief Agent in Canada—GUY M. HARRIS.

(Incorporated February 20, 1869. Dominion license issued May 22, 1912, limited to Provinces of Ontario, Manitoba, Alberta, Saskatchewan and British Columbia; extended on April 10, 1913, to include whole Dominion.)

CAPITAL.

Amount of joint stock capital authorized, subscribed for and paid up in cash.....\$ 1,000,000 00

ASSETS IN CANADA.

Bonds on deposit with the Receiver General, viz.:—

	Par value.	Market value.
City of Victoria debts., 1936, 4 p.c.....	\$ 54,506 67	\$ 47,420 80
City of Calgary Prot. Schools debts., 1950, 4½ p.c.....	17,000 00	15,130 00
City of Calgary Prot. School debts., 1951, 4½ p.c.....	16,000 00	14,240 00
City of Calgary Prot. School debts., 1952, 4½ p.c.....	2,000 00	1,780 00
Total on deposit with Receiver General.....	\$ 89,506 67	\$ 78,570 80
Carried out at market value.....		\$ 78,570 80
Interest accrued.....		2,412 42
Agents' balances and premiums uncollected.....		33,415 68
Total assets in Canada.....		\$ 114,398 90

LIABILITIES IN CANADA.

Net amount of losses, adjusted and unpaid (fire).....	\$ 1,171 77
Net amount of losses, unadjusted (fire).....	2,456 52
Total net amount of unsettled claims.....	\$ 3,628 29
Reserve of unearned premiums, (fire) \$71,342.36; (other) \$2,675 00. Total, \$74,017.36; carried out at 80 per cent.....	59,213 89
Taxes due and accrued.....	1,000 00
Salaries, rent, etc., due and accrued.....	1,000 00
Total liabilities in Canada.....	\$ 64,842 18

INCOME IN CANADA.

For Fire Risks.

Gross cash received for premiums.....	\$ 131,593 40
Deduct reinsurance, \$53,676.58; return premiums, \$48,909 20.....	102,585 78
Net cash received for said premiums.....	\$ 29,007 62

For Tornado Risks.

Gross cash received for premiums.....	\$ 3,299 87
Deduct reinsurance, \$355.82; return premiums, \$871.43.....	1,227 25
Net cash received for said premiums.....	\$ 2,072 62

SESSIONAL PAPER No. 8

NORTHWESTERN NATIONAL—*Concluded.*INCOME IN CANADA—*Concluded.**For Hail Risks.*

Gross cash received for premiums.....	\$ 32,566 35	
Deduct reinsurance, \$3,359.77; return premiums, \$8,588 67.....	11,948 44	
Net cash received for said premiums.....	\$ 20,617 91	
Total net cash received for all premiums.....	\$	51,698 15
Received for interest on investments.....		7,213 86
Total income in Canada.....	\$	58,912 01

EXPENDITURE IN CANADA.

Fire Risks.

Net amount paid for losses occurring in previous years.....	\$ 986 22
Amount paid for losses occurring during the year.....	\$ 27,802 50
Deduct savings, salvage and reinsurance.....	10,347 45
Net amount paid for said losses.....	\$ 17,455 05
Total net amount paid for fire losses.....	\$ 18,441 27

Tornado Risks.

Net amount paid for losses occurring during the year.....	\$ 2,300 00
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Hail Risks.

Amount paid for losses occurring during the year.....	\$ 16,044 69
Deduct salvages and reinsurances.....	1,912 83
Total net amount paid for hail losses.....	\$ 14,101 86

Total net amount paid for all losses.....	\$	34,843 13
Commission or brokerage: fire, \$23,614.67; other, \$10,454.53.....		34,069 20
Salaries of agents, \$5,098; travelling expenses, \$595.84.....		5,693 84
Taxes.....		1,521 56
Miscellaneous payments, viz.: Advertising, \$16.65; maps and plans, \$183.60; postage, telegrams, telephones and express, \$402.04; printing and stationery, \$520.16; boards and tariff associations fees, \$205.65; miscellaneous agency expenses, \$4,370.03.....		5,698 13
Total expenditure in Canada.....	\$	81,825 86

RISKS AND PREMIUMS IN CANADA.

<i>Fire Risks.</i>	Amount.	Premiums thereon.
Gross policies in force at date of last statement.....	\$ 2,237,220	\$ 31,014 20
Taken during the year, new and renewed.....	17,688,630	158,351 47
Total.....	\$ 19,925,850	\$ 189,365 67
Deduct terminated.....	3,694,826	— 9,511 99
Gross in force at December 31, 1913.....	\$ 16,231,024	\$ 198,877 66
Deduct reinsured.....	5,749,309	70,958 38
Net in force at December 31, 1913.....	\$ 10,481,715	\$ 127,919 28
<i>Tornado Risks.</i>		
Policies in force at date of last statement.....	\$ 185,310	\$ 931 63
Taken during the year, new and renewed.....	842,225	4,199 50
Total.....	\$ 1,027,535	\$ 5,131 13
Deduct terminated.....	231,690	1,160 63
Gross in force at December 31, 1913.....	\$ 795,845	\$ 3,970 50
Deduct reinsured.....	75,832	375 82
Net in force at December 31, 1913.....	\$ 720,013	\$ 3,594 68
<i>Hail Risks.</i>		
Taken during the year, new and renewed.....	\$ 500,866	\$ 32,566 35
Deduct terminated.....	500,866	32,566 35

(For General Business Statement, see Appendix.)

THE NORWICH UNION FIRE INSURANCE SOCIETY, LIMITED.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1913.

President—Major F. ASTLEY CUBITT. General Manager and Secretary—
 Chief Agent in Canada—JOHN B. LAIDLAW. JOHN LARGE.
 Principal Office—Norwich, England. Head Office in Canada—Toronto.

(Organized and commenced business, 1797. Commenced business in Canada, April, 1880.)

CAPITAL.

Amount of joint stock capital authorized and subscribed for.....	£	1,100,000	\$ 5,353,333 23
Amount of capital paid thereon in cash.....		132,000	642,400 00
Debenture Stock (Norwich and London).....		590,000	2,822,666 66

ASSETS IN CANADA.

Value of real estate held by the company, 12-14 Wellington St. E., Toronto.....\$ 80,000 00

Stocks and bonds in deposit with Receiver General:—

	Par value.	Market value.
Canada inscribed stock, 1930/1950, 3½ p.c.....	\$ 97,333 33	\$ 86,626 66
Canada inscribed stock, 1938, 3 p.c.....	26,766 67	21,948 66
City of Toronto debts., 1929, 3½ p.c.....	90,033 33	77,428 67
City of Toronto Gen. Cons. debts., 1944, 3½ p.c.....	38,933 33	30,757 33
City of Toronto debts., 1915, 4 p.c.....	30,000 00	29,700 00
City of Toronto debts., 1948, 4 p.c.....	29,200 00	25,404 00
City of Quebec stock, 1962, 3½ p.c.....	38,933 33	29,978 67
City of Montreal permanent debenture stock, 3 p.c.....	24,333 33	16,060 00
City of Montreal debenture stock, 1942, 3½ p.c.....	34,066 66	28,275 34
Can. Perma. Mortgage Corporation debts., 1914, 4 p.c.....	25,000 00	25,000 00
Canadian Northern Railway bonds, (guaranteed by Prov. of Manitoba), 1929, 4 p.c.....	48,666 67	43,800 00
Canadian Northern Railway Cons. 1st Mtge. bonds (guaran- teed by Prov. of Manitoba), 1930, 4 p.c.....	9,733 33	8,760 00
City of Edmonton, 1924, 4½ p.c.....	9,800 00	9,114 00
City of Winnipeg, 1938, 3½ p.c.....	6,000 00	4,800 00
City of Winnipeg bonds, 1923, 4 p.c.....	8,000 00	7,440 00
City of Winnipeg bonds, 1925, 4 p.c.....	20,000 00	18,400 00
Province of New Brunswick bonds, 1938, 3 p.c.....	29,200 00	22,776 00
Province of Ontario debts., 1939, 4 p.c.....	10,000 00	9,500 00
Province of Ontario debts., 1941, 4 p.c.....	20,000 00	19,000 00
District of South Vancouver debts., 1959, 5 p.c.....	10,000 00	9,100 00
City of Vancouver debts., 1944, 4 p.c.....	16,000 00	13,440 00
City of Vancouver debts., 1946, 4 p.c.....	20,000 00	16,800 00
City of Ottawa debts., 1931, 4 p.c.....	44,286 67	40,300 87
City of London debts., 1921, 4 p.c.....	15,000 00	14,100 00
City of London debts., 1916, 4½ p.c.....	6,000 00	5,940 00
City of Victoria debts., 1936, 4 p.c.....	19,466 67	16,936 00
City of Montreal stg. stock, 1932, 4 p.c.....	14,600 00	13,286 00
Total par and market values.....	\$ 741,353 32	\$ 644,672 20
Carried out at market value.....		644,672 20
Cash on hand: Toronto, \$15,715.79; Montreal, \$1,554.40.....		17,270 19
Cash in banks, viz.:—		
Molsons Bank, Toronto (current account) (fire, \$2,913.63; other, \$3,620.62) \$		6,534 25
Molsons Bank, Toronto (special account).....		55,180 51
Molsons Bank, Montreal (current account).....		730 00
Molsons Bank, Montreal (special account).....		11,702 79
Imperial Bank, Toronto (special account).....		39,396 11
Imperial Bank, Toronto (current account).....		12,629 68
Total cash in banks.....		126,193 34

SESSIONAL PAPER No. 8

THE NORWICH UNION FIRE—Continued.

ASSETS IN CANADA—Concluded.

Agents' balances: fire, \$62,809.37; other, \$6,161.31.....	\$ 68,970 68
Goad's plans.....	5,000 00
Glass Underwriters of Canada deposit.....	100 00
Total assets in Canada.....	<u>\$ 942,206 41</u>

LIABILITIES IN CANADA.

Net amount of fire losses, unadjusted (including \$2,125 of previous years)..	\$ 28,376 76
Net amount of accident losses, unadjusted.....	15 00
Net amount of accident losses (resisted in suit) less reinsurance, \$100.....	100 00
Net amount of plate glass losses, unadjusted.....	15 00
Net amount of sickness losses, unadjusted.....	615 00
Net amount of employers' liability losses, unsettled, less reinsurance, \$584.50.....	2,324 50
Total net amount of unsettled claims for all losses.....	<u>\$ 31,446 26</u>
Reserve of unearned premiums: fire, \$508,854.61; accident, \$4,405; plate glass, \$1,670.99; sickness, \$2,743.36; employers' liability, \$4,531.71; total, \$612,235.67; carried out at 80 per cent.....	489,788 53
Taxes due and accrued.....	6,000 00
Reinsurance premiums due: fire, \$532.82; other, \$590.63.....	1,123 45
Total liabilities in Canada.....	<u>\$ 528,358 24</u>

INCOME IN CANADA.

For Fire Risks.

Gross cash received for premiums.....	\$ 919,437 79
Deduct reinsurance, \$9,574.50; and return premiums, \$104,659.26.....	114,233 76
Net cash received for fire premiums.....	<u>\$ 805,204 03</u>

For Accident Risks.

Gross cash received for premiums.....	\$ 8,636 86
Deduct reinsurance, \$419.12; and return premiums, \$1,188.20.....	1,607 32
Net cash received for accident premiums.....	<u>\$ 7,029 54</u>

For Sickness Risks.

Gross cash received for premiums.....	\$ 5,406 73
Deduct reinsurance, \$195; and return premiums, \$836.30.....	1,031 30
Net cash received for sickness premiums.....	<u>\$ 4,375 43</u>

For Plate Glass Risks.

Gross cash received for premiums.....	\$ 2,898 05
Deduct reinsurance, \$356.21; and return premiums, \$131.19.....	487 40
Net cash received for plate glass premiums.....	<u>\$ 2,410 65</u>

Employers' Liability.

Gross cash received for premiums.....	\$ 13,425 67
Deduct reinsurance, \$1,858.43; and return premiums, \$1,097.71.....	2,966 14
Net cash received for employers' liability premiums.....	<u>\$ 10,469 53</u>

Net cash received for all premiums.....	\$ 829,489 18
Received for interest on investments.....	30,915 14
Endorsement fees.....	171 46
Received for rents.....	4,403 86
Total income in Canada.....	<u>\$ 864,979 64</u>

THE NORWICH UNION FIRE—Continued.

EXPENDITURE IN CANADA.

For Fire Risks.

Net amount paid for losses occurring in previous years.....	\$ 33,022 51
Amount paid for losses occurring during the year	\$ 436,780 57
Deduct savings, salvage and reinsurances.....	95 61
Net amount paid for said losses	\$ 436,684 96
Total net amount paid for fire losses.....	\$ 469,707 47

For Accident Risks.

Amount paid for claims occurring during the year.....	\$ 1,491 35
Deduct salvages and reinsurances.....	50 00
Net amount paid for accident claims.....	\$ 1,441 35

For Employers' Liability Risks.

Amount paid for claims occurring during the year.....	\$ 2,251 87
Deduct salvages and reinsurances.....	476 81
Net amount paid for employers' liability claims.....	\$ 1,775 06

For Sickness Risks.

Net amount paid during the year for sickness claims.....	\$ 1,109 58
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For Plate Glass Risks.

Amount paid for claims occurring in previous years.....	\$ 12 00
Amount paid for claims occurring during the year.....	425 48
Total net amount paid for plate glass claims.....	\$ 437 48

Total amount paid for all losses	\$ 474,470 94
Commission or brokerage: fire, \$151,715.97; other, \$5,348.02	157,063 99
Paid for salaries, head office officials, fire, \$50,627.66; other, \$7,444.70; directors' fees, \$1,000; auditors' fees, \$650; travelling expenses, fire, \$6,437.90; travelling expenses, other, \$2,616.29	68,776 55
Taxes, fire, \$10,613.65; other, \$81.25	10,694 90
Miscellaneous payments, fire, viz.: Printing and stationery, \$9,954.42; postage, telegrams, telephones and express, \$6,331.99; advertising, \$5,978.17; maps and plans, \$3,087.94; sundry charges, \$5,360.53; board expenses, \$8,687.25; office furniture and fixtures, \$1,861.36; rents, \$3,756.16; legal fees, \$206	45,223 82
Miscellaneous payments, other, viz.: Advertising, \$505.80; furniture and fixtures, \$33; postage, telegrams, telephones and express, \$511.64; printing and stationery, \$3,140.90; glass underwriters' association deposit, \$30; legal expenses, \$200.60; Casualty Underwriters of Canada, \$125; inspections, \$6; exchange, \$17.55; general and office charges, \$28.65	4,599 14
Total expenditure in Canada.....	\$ 760,829 34

RISKS AND PREMIUMS IN CANADA.

<i>Fire Risks.</i>	No.	Amount.	Premiums thereon.
Gross policies in force at date of last statement.....	50,326	\$ 84,253,309	\$ 1,095,303 15
Policies taken during the year, new and renewed....	32,852	70,745,247	924,105 18
Total.....	83,178	\$154,998,556	\$ 2,019,408 33
Deduct terminated.....	29,430	61,841,762	846,062 17
Gross in force at end of year.....	53,748	\$ 93,156,794	\$ 1,173,346 16
Deduct reinsured.....		1,150,460	11,379 84
Net in force at December 31, 1913.....	53,748	\$ 92,006,334	\$ 1,161,966 32

SESSIONAL PAPER No. 8

THE NORWICH UNION FIRE—*Concluded.*RISKS AND PREMIUMS IN CANADA—*Concluded.**Accident Risks.*

Gross policies in force at date of last statement.	35	\$	89,500	\$	475 50
Policies taken during the year, new and renewed.	671		1,779,000		10,529 42
Total.....	706	\$	1,868,500	\$	11,004 92
Deduct terminated.....	131		317,000		1,775 79
Gross in force at end of year.....	575	\$	1,551,500	\$	9,229 13
Deduct reinsured.....			93,500		419 12
Net in force at December 31, 1913.....	575	\$	1,458,000	\$	8,810 01

Employers' Liability Risks.

Gross policies in force at date of last statement	2	\$	20,000	\$	74 00
Policies taken during the year, new and renewed.....	130		1,242,500		17,141 64
Total.....	132	\$	1,262,500	\$	17,215 64
Deduct terminated.....	15		129,000		7,000 31
Gross in force at end of year.....	117	\$	1,142,500	\$	10,215 33
Deduct reinsured.....			31,666		1,091 92
Net in force at December 31, 1913.....	117	\$	1,110,834	\$	9,123 41

Sickness Risks.

Gross policies in force at date of last statement.		\$	336 00		
Policies taken during the year, new and renewed.....			6,515 31		
Total.....		\$	6,851 31		
Deduct terminated.....			1,237 84		
Gross in force at end of year.....		\$	5,613 47		
Deduct reinsured.....			126 75		
Net in force at December 31, 1913.....		\$	5,486 72		

Plate Glass Risks.

Gross policies in force at date of last statement.	10		196 09		
Policies taken during the year, new and renewed....	174		3,554 92		
Total.....	184		3,751 01		
Deduct terminated.....	9		324 89		
Gross in force at end of year.....	175		3,426 12		
Deduct reinsured.....			356 21		
Net in force at December 31, 1913.....	175		3,069 91		

(For General Business Statement, see Appendix.)

*THE NOVA SCOTIA FIRE INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1913.

Liquidator—ARTHUR C. BAILLIE.
Principal Office—Halifax.

(Incorporated by an Act of the Legislative Assembly of Nova Scotia, assented to March 27, 1902; amended by chapter 123 of the (Nova Scotia) Acts of 1905. Dominion License issued August 3, 1905.)

CAPITAL.

Amount of joint stock capital authorized.....	\$ 500,000 00
Amount subscribed for.....	403,200 00
Amount paid thereon in cash.....	100,800 00

(For list of Shareholders, see Appendix.)

ASSETS.

Value of real estate, company's office building.....	\$ 4,339 93
Amount of loans secured by way of loans on real estate by bond or mortgage, first liens.....	31,124 29
Bonds and debentures owned by the company, viz:—	

On deposit with Receiver General

	Par value.	Book value.	Market value.
Town of North Sydney bonds, 1921, 4 p. c....	\$ 2,000 00	\$ 1,825 00	\$ 1,820 00
Town of North Sydney debts., 1922, 4 p. c.....	1,000 00	912 50	900 00
Town of North Sydney debts., 1923, 4 p. c.....	5,000 00	4,562 50	4,450 00
Town of Amherst bonds, 1933, 4 p. c.....	13,000 00	12,025 00	11,050 00
Halifax school bonds, 1928, 4 p. c.....	2,000 00	1,870 00	1,800 00
Town of Truro bonds, 1935, 4 p. c.....	5,000 00	4,625 00	4,150 00
Municipality of Lunenburg bonds, 1934, 4 p. c....	2,000 00	1,850 00	1,660 00
Town of New Glasgow bonds, 1924, 4½ p. c....	5,000 00	4,900 00	4,700 00
Municipality of Antigonish bonds, 1935, 4½ p. c....	15,000 00	15,000 00	14,400 00
County of Halifax bonds, 1920-23 5 p. c.....	2,000 00	2,100 20	2,020 00
Town of Bridgewater debts., 1932, 4 p. c.....	1,000 00	910 00	860 00

Total on deposit with Receiver General.....	\$ 53,000 00	\$ 50,580 20	\$ 47,810 00
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In possession of the Company.

	Par value.	Book value.	Market value.
Nova Scotia Steel and Coal Co. bonds, 1959, 5 p. c.....	\$ 6,600 00	\$ 6,375 00	\$ 5,907 00
Acadia Loan Corporation debentures, 1914, 4½ p. c.....	5,000 00	5,000 00	5,000 00
Eastern Canada Savings and Loan Co., Limited, debts., 1915, 4½ p. c.....	5,000 00	5,000 00	5,000 00
Eastern Canada Savings and Loan Co., Ltd., debts., 1916, 4½ p. c.....	5,000 00	5,000 00	5,000 00
Eastern Canada Savings and Loan Co., Ltd., debts., 1919, 4½ p. c.....	5,000 00	5,000 00	5,000 00
Town of Stellarton debentures, 1938, 4½ p. c....	5,000 00	5,000 00	4,450 00
Town of Glace Bay debentures, 1938, 5 p. c.....	5,000 00	5,000 00	4,550 00
Wagwoltic Club, Ltd., bonds, 1932, 5 p. c.....	50 00	50 00	42 50
Hewson Pure Wool Co. debts., 1942, 6 p. c.....	5,000 00	5,000 00	.....
Town of Taber (Alta.) School District bonds, 1940, 5 p. c.....	9,000 00	8,997 74	7,650 00
Empire Loan Co. debts., 1917, 5½ p. c.....	5,000 00	5,000 00	5,000 00
City of Strathcona S.D. debts., 1939, 5 p. c.....	8,666 67	8,972 68	8,060 00

Total bonds in possession of the company.....	\$ 64,316 67	\$ 64,395 42	\$ 55,659 50
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Totals.....	\$ 117,316 67	\$ 114,975 62	\$ 103,469 50
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*This company has reinsured all its outstanding risks with the Home Insurance Co. of New York, and has applied for the release of its deposit. \$35,000 of its deposit was released on Jan. 9, 1914, the remaining \$18,000 is being held as security for outstanding claims.

SESSIONAL PAPER No. 8

THE NOVA SCOTIA—Continued.

ASSETS—Concluded.

Carried out at book value.....\$ 114,975 62
 Stocks owned by the company, viz:—

	Par value.	Book value.	Market value.
117 shares Royal Bank of Canada.....	\$ 11,700 00	\$ 25,227 50	\$ 25,857 00
108 shares Canadian Bank of Commerce.....	5,400 00	11,107 50	10,800 00
147 shares Bank of Nova Scotia.....	14,700 00	38,652 00	37,779 00

Total par, book and market values.....\$ 31,800 00 \$ 74,987 00 \$ 74,436 00

Carried out at book value.....74,987 00
 Cash in Bank of Nova Scotia.....6,966 89
 Demand note on account of property sale.....4,843 34

Total ledger assets.....\$ 237,237 07
 Deduct market value of bonds and stocks under book value.....12,057 12

\$ 225,179 95

OTHER ASSETS.

Interest accrued.....\$ 1,974 87
 Agents' balances and premiums uncollected.....17,653 38
 Bills receivable held by the company.....1,100 00
 Office furniture and fixtures.....725 69

Total assets.....\$ 246,633 89

LIABILITIES.

Net amount of losses, unadjusted.....\$ 9,067 55
 Salaries, rent, &c., due and accrued.....29 38
 Borrowed money.....23,220 27
 Reinsurance premiums due.....8,362 54
 Held in trust for reinsurance against unexpired risks.....67,550 27
 Taxes due and accrued.....889 42

Total liabilities.....\$ 109,119 43

Excess of assets over liabilities.....\$ 137,514 46
 Capital stock paid in cash.....100,800 00

Surplus over liabilities and capital.....\$ 36,714 46

INCOME.

	In Canada.	In other Countries.
Gross cash received for premiums.....	\$ 384,369 88	\$ 3,688 91
Deduct reinsurance and return premiums.....	446,279 70	3,227 61

Net cash received for premiums.....\$ -61,909 82 \$ 461 30

Total net cash received for premiums.....\$ -61,448 52
 Received for interest on investments and dividends on stocks.....8,377 43
 Received for rent.....2,109 82
 Received as profit from sale of real estate.....5,390 95

Total income.....\$ -45,570 32

EXPENDITURE.

	In Canada.	In other countries.
Amount paid for losses occurring in previous years.....	\$ 13,675 40	
Deduct reinsurance.....	3,228 24	

Net amount paid for said losses.....\$ 10,447 16

Amount paid for losses occurring during the year.....\$ 244,267 25 \$ 733 93
 Deduct reinsurances.....171,191 71 627 65

Net amount paid for said losses.....\$ 73,075 54 \$ 106 28

Total net amount paid during the year for losses...\$ 83,522 70 \$ 106 28

4 GEORGE V., A. 1914

THE NOVA SCOTIA—*Concluded.*EXPENDITURE—*Concluded.*

Total net amount paid for losses in all countries.....	\$	83,628 98
Dividends paid during the year.....		3,024 00
Paid or allowed for commission or brokerage.....		-76,769 97
Paid for salaries, H.O. officials, special and general agents \$19,428.56; directors' fees \$2,000; auditors' fees, \$150; travelling expenses, \$3,308.05.		24,886 61
Paid for taxes.....		4,665 68
All other payments, viz: Printing and stationery, \$2,930.95; postage, telephone, telegrams and express, \$9,002.56; office furniture and fixtures, \$67.88; advertising, \$3,249.53; boards and tariff associations, \$1,636.12. Total, \$16,887.04; less plans sold, \$1,935.38.....		14,951 66
Total expenditure.....	\$	54,386 96

SYNOPSIS OF LEDGER ACCOUNTS.

Amount of net ledger assets, December 31, 1912.....	\$	262,386 28
Income as above.....		-45,570 32
Total.....	\$	216,815 96
Expenditure as above.....	\$	54,386 96
Written off ledger assets.....		15,962 47
Total.....	\$	70,349 43
Balance, net ledger assets, December, 31, 1913 (\$237,237.07, less \$90,770.54 borrowed money and money held in trust).....	\$	146,466 53

STATEMENT OF REINSURANCE OF CANADIAN BUSINESS IN COMPANIES NOT
LICENSED UNDER THE INSURANCE ACT.

Amount of reinsurance premiums in unlicensed companies.....	\$	133,812 03
Amount of commission thereon.....		35,970 03
Amount of losses recovered from said companies.....		88,492 58
Amount of reinsurance premiums payable to such companies.....		8,362 54
Amount of cash or other securities held as security for recovery of losses.....		67,550 27

SESSIONAL PAPER No. 8

THE OCCIDENTAL FIRE INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1913.

President—ALEX. NAISMITH. Manager and Secretary—A. F. KEMPTON.
Principal Office—Wawanesa, Man.

(Incorporated by an Act of the Legislature of the Province of Manitoba, chapter 65 of the Statutes of 1902. Incorporated, June 16, 1903, by an Act of the Parliament of Canada, 7-8 Edward VII, chap. 139. Dominion license issued, May 5, 1909.)

CAPITAL.

Amount of joint stock capital authorized and subscribed for.....	\$	500,000 00
Amount paid thereon in cash.....		169,073 05

(For List of Shareholders, see Appendix.)

ASSETS.

Value of real estate.....	\$	5,859 84
Amount secured by way of loans on real estate, first liens.....		167,613 55

Debentures owned by the company, viz:—

	Par value.	Book value.	Market value.
*Province of Manitoba Telephone and Telegraph system debts., 1947, 4 p.c.....	\$ 55,000 00	\$ 55,000 00	\$ 51,150 00
Huntley School bonds, 1919, 5½ p.c.....	900 00	900 00	855 00
Waldron School bonds, 1920, 5 p.c.....	1,750 00	1,750 00	1,627 50
Flying Arrow School bonds, 1919, 5½ p.c.....	1,050 00	1,050 00	997 50
Echo School bonds, 1919, 5½ p.c.....	800 00	800 00	760 00
Canada Permanent Mortgage Corporation debts., 1920, 4½ p.c.....	15,000 00	15,000 00	15,000 00
Total par, book and market values...	\$ 74,500 00	\$ 74,500 00	\$ 70,390 00

Carried out at book value.....	74,500 00
Cash on hand at head office.....	277 01

Cash in banks, viz:—

Union Bank, Wawanesa.....	\$ 24,097 12
Union Bank, savings account.....	26,152 67
Home Investment, Winnipeg.....	6,532 40
Bank of Toronto, Pilot Mound.....	4,074 25
Bank of Hamilton, Roland.....	1,763 06

Total cash in banks.....	62,619 50
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Total ledger assets.....	\$ 310,869 90
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Deduct market value of bonds under book value.....	4,110 00
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	\$ 306,759 90
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OTHER ASSETS.

Interest accrued.....	\$ 8,655 70
Agents' balances (\$4,938.54 on business prior to October 1, 1913) less \$677.66 written off...	32,118 86
Office furniture, \$2,160.63: maps and plans, \$6,500	8,060 63

Total assets.....	\$ 356,195 09
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*On deposit with the Receiver General.

4 GEORGE V., A. 1914

THE OCCIDENTAL FIRE—Continued.

LIABILITIES.

(1) *Liabilities in Canada.*

Net amount of losses, adjusted and unpaid.....	\$ 11,514 25
Reserve of unearned premiums, \$110,568.11; carried out at 80 per cent (less \$151.44 premiums on losses).....	88,303 04
Held in trust for reinsuring companies.....	12,688 90
Dividends declared and due and remaining unpaid.....	70 52
Taxes due and accrued.....	946 21
Total liabilities in Canada.....	\$ 113,522 92

(2) *Liabilities in other countries.*

Reserve of unearned premiums, \$3,517.18; carried out at 80 per cent.....	\$ 2,813 74
Total liabilities (excepting capital stock) in all countries.....	\$ 116,336 06
Excess of assets over liabilities.....	\$ 239,858 43
Capital stock paid in cash.....	169,073 06
Surplus over liabilities and capital.....	\$ 70,785 37

INCOME.

	In Canada.	In other countries.
Gross cash received for premiums.....	\$ 215,945 66	\$ 10,712 43
Deduct reinsurance, \$32,891.41; and return premiums, \$25,- 312.49.....	57,567 67	636 23
Net cash received for said premiums.....	\$ 158,377 99	\$ 10,076 20
Total net cash received for premiums in all countries.....	\$ 168,454 19	
Received for interest on investments.....	12,802 25	
Total.....	\$ 181,256 44	
Received for calls on capital stock.....	17,140 06	
Total income.....	\$ 198,396 50	

EXPENDITURE.

	In Canada.	In other countries.
Amount paid for losses occurring in previous years.....	\$ 13,545 40	
Deduct savings, salvage and reinsurances.....	1,746 77	
Net amount paid for said losses.....	\$ 11,798 63	
Amount paid for losses occurring during the year.....	\$ 83,806 48	\$ 536 00
Deduct savings, salvage and reinsurances.....	11,515 28	
Net amount paid for said losses.....	\$ 72,291 20	\$ 536 00
Total net amount paid for losses.....	\$ 84,089 83	\$ 536 00
Total net amount paid for losses in all countries.....	\$ 84,625 83	
Dividends paid stockholders at 10 per cent.....	15,442 34	
Commission or brokerage.....	25,457 37	
Paid for salaries,—H.O. officials, \$11,127.75; general and special agents, \$4,000; directors' fees, \$432.95; auditors' fees, \$564.95; travelling expenses, \$4,155.10; President's grant, \$300	20,580 75	
Taxes.....	4,024 98	
All other payments, viz: Advertising, \$1,079.35; inspections and surveys, \$2,278.44; maps and plans, \$562.60; printing and stationery, \$2,541.15; postage, telegrams, telephones and express, \$1,612; legal expenses, \$50; fuel and light, \$164.12; boards, tariff associations, etc., \$90.20; sundries, \$100.84; insurance, \$66.30; commission on loans, \$328.80; bonds, \$61.	8,934 80	
Total expenditure.....	\$ 159,066 07	

SESSIONAL PAPER No. 8

THE OCCIDENTAL FIRE—*Concluded.*

SYNOPSIS OF LEDGER ACCOUNTS.

Net ledger assets at December 31, 1912.....	\$	258,850 57
Income as above.....		198,396 50
Total.....	\$	457,247 07
Amount of expenditure as above.....		159,066 07
Balance, net ledger assets, at December 31, 1913 (\$310,869.90, less \$12,688.90 deposit)....	\$	298,181 00

RISKS AND PREMIUMS.

	IN CANADA.			IN OTHER COUNTRIES.			TOTALS IN ALL COUNTRIES.		
	No.	Amount.	Premiums thereon.	No.	Amount.	Premiums thereon.	No.	Amount.	Premiums thereon.
		\$	\$ cts.		\$	\$ cts.		\$	\$ cts.
Gross policies in force at date of last statement....	9,414	10,457,984	225,595 76	735	671,065	7,802 86	10,149	11,129,049	233,398 62
Taken during the year.....	6,279	8,567,200	201,262 34	722	673,275	7,758 01	7,001	9,240,475	209,020 35
Total.....	15,693	19,025,184	426,858 10	1,457	1,344,340	15,560 87	17,150	20,369,524	442,418 97
Deduct terminated.....	6,011	7,656,887	182,751 86	751	694,365	8,127 01	6,762	8,351,252	190,878 87
Gross in force at end of year.....	9,682	11,368,297	244,106 24	706	649,975	7,433 86	10,388	12,018,272	251,540 10
Deduct reinsured....	.....	1,194,510	27,810 61	.....	32,700	399 49	.....	1,227,210	28,210 10
Net in force at Dec. 31, 1913.....	9,682	10,173,787	216,295 63	706	617,275	7,034 37	10,388	10,791,062	223,330 00

†THE ONTARIO FIRE INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1913.

President—JOHN CRAIG.

Secretary—R. R. BURLEY.

Acting Manager—D. H. RICE.

Principal Office—Calgary, Alta.

(Incorporated, May 16, 1905, by an Act of the Parliament of Canada, 4-5 Edward VII, chap. 137. Dominion license issued January 18, 1907.)

CAPITAL.

Amount of joint capital authorized.....	\$ 500,000 00
Amount subscribed for.....	232,600 00
Amount paid thereon in cash.....	119,709 90

(For list of Shareholders, see Appendix.)

ASSETS.

Loans on real estate secured by bond or mortgage, first liens.....	\$ 25,050 00
Loans on collaterals.....	1,317 53

Bonds and debentures owned by the company, viz:—

	Par value.	Book value.	Market Value
*Province of Nova Scotia debts., 1918, 4 p.e..	\$ 3,500 00	\$ 3,535 00	\$ 3,430 00
* " " " debts., 1919, 4 p.e..	5,000 00	5,037 50	4,850 00
* " " " debts., 1920, 4 p.e..	8,000 00	8,060 00	7,760 00
* " " " debts., 1915, 4½ p.e..	2,000 00	2,078 40	2,000 00
*Province of New Brunswick debts., 1922, 4 p.e.	4,500 00	4,565 25	4,320 00
* " " " debts., 1933, 3½ p.e..	4,500 00	4,155 55	3,915 00
*Province of Manitoba Drain debts., 1930, 4 p.e.....	10,000 00	10,100 00	9,400 00
*Province of Manitoba Drain debts., 1935, 4 p.e.	13,000 00	13,130 00	12,090 00
Trinidad Electric Co., Ltd., bonds, 1931, 5 p.e.	1,920 00	1,833 60	1,747 20
Total par, book and market values..	\$ 52,420 00	\$ 52,495 30	\$ 49,512 20

Carried out at book value.....	52,495 30
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Stocks owned by company: viz:—

	Par value.	Book value.	Market value.
7 shares National Insurance Corporation Limited.....	\$ 700 00	\$ 1,050 00	\$ 1,050 00
20 shares Steamship Tanagra Co., Ltd.....	2,000 00		
50 shares Pandosia Co., Ltd.....	5,000 00	5,200 00	5,200 00
30 shares Leutra Co., Ltd.....	3,000 00		
30 shares Albuera Co., Ltd.....	3,000 00		
Total par, book and market values..	\$ 13,700 00	\$ 6,250 00	\$ 6,250 00

Carried out at book value.....	6,250 00
Cash at head office.....	51 09
Due by Western Canada Fire Ins. Co.....	36,684 42

*In deposit with Receiver General.

†The license of this Company was cancelled on Nov. 21, 1913, and under the provisions of Section 41 of the Insurance Act, 1910, a modified or conditional license was granted to permit of the collection of premiums in respect of existing policies. This modified license expired on March 31, 1914, and was not renewed. The Company is now in liquidation and the Trusts and Guarantee Company at Calgary has been appointed liquidator.

SESSIONAL PAPER No. 8

THE ONTARIO FIRE—*Continued.*ASSETS—*Concluded.*

Cash in banks, viz.:—		
Merchants Bank of Canada, Vancouver.....	\$	3,745 50
" " " Montreal.....		750 00
" " " Toronto.....		750 00
Total cash in banks.....	\$	5,245 50
Sundry debtors.....		402 10
Total ledger assets.....	\$	127,495 94
Deduct market value of bonds under book value.....		2,983 10
	\$	124,512 84

OTHER ASSETS.

Interest due, \$2,690.76; accrued, \$1,184.06.....	\$	3,874 82
Agents' balances and premiums uncollected.....		53,156 49
Reinsurances due.....		26,783 95
Plans, \$10,346.55; furniture and fixtures, \$2,000.....		12,346 55
Due from Western Union Fire Insurance Co.....		3,319 44
Gross assets.....	\$	233,994 09
Deduct assets not admitted.....		56,088 26
Net assets.....	\$	167,905 83

LIABILITIES.

(1) *Liabilities in Canada.*

Net amount of losses adjusted but unpaid.....	\$	52,745 59
Net amount of losses unadjusted.....		7,481 36
Total net amount of unsettled claims for losses.....	\$	60,226 95
Reserve of unearned premiums, \$93,111.98; carried out at 80 per cent.....		74,489 58
Net amount due for reinsurance.....		17,452 32
Due and accrued for salaries, rent, advertising, etc.....		860 10
Taxes due and accrued.....		1,000 00
Total liabilities in Canada.....	\$	154,028 95

(2) *Liabilities in other Countries.*

Net amount of losses, adjusted and unpaid.....	\$	692 60
Net amount of losses unadjusted.....		221 00
Total net amount of unsettled claims for losses.....	\$	913 60
Reserve of unearned premiums, \$3,631.29; carried out at 80 per cent.....		2,905 03
Total liabilities in other countries.....	\$	3,818 63
Total liabilities in all countries (except capital stock).....	\$	157,847 58
Excess of assets over liabilities.....	\$	10,058 25
Capital stock paid in cash.....		119,799 90

INCOME.

	In Canada.	In other countries.
Gross cash received for premiums.....	\$ 183,894 53	\$ 4,738 75
Deduct reinsurance, \$28,405.94; and return premiums, \$56,798.99.....	83,376 70	1,828 23
Net cash received for premiums.....	\$ 100,517 83	\$ 2,910 52
Total net cash received for premiums in all countries.....	\$	103,428 35
Received for interest on investments and dividends on stocks.....		4,880 76
Interest on bills receivable.....		151 71
Income from other sources.....		203 13
Total.....	\$	108,663 95
Received on account of capital.....		2,459 90
Total income.....	\$	111,123 85

THE ONTARIO FIRE—Concluded.

EXPENDITURE.

	In Canada.	In other countries.
Net amount paid for losses occurring in previous years.....	\$ 5,470 02	\$ 250 00
Amount paid for losses occurring during the year.....	\$ 36,145 30	\$ 375 54
Deduct reinsurance.....	-11,892 04	
Net amount paid for said losses.....	\$ 48,037 34	\$ 375 54
Total net amount paid for fire losses.....	\$ 53,507 36	\$ 625 54
Total net amount paid for losses in all countries.....		\$ 54,132 90
Paid for commission or brokerage.....		29,616 85
Paid for salaries,—home office officials, \$23,153.08; auditors' fees, \$491.65; travelling expenses, \$5,557.90.....		29,202 63
Paid for taxes.....		2,420 30
All other payments, viz.: Expenses, Winnipeg office, \$400; furniture and fixtures, \$335.05; printing and stationery, \$1,912.83; office expenses, \$887.60; advertising, \$2,728.70; maps and plans, \$830.39; postage, telegrams, telephone and express, \$2,509.49; exchange, \$442.45; legal expenses, \$806.68; brokerage, \$1,419.62; rents, \$2,649.60; sundries, \$216.67; interest, \$94.40.....		15,233 48
Total expenditure.....		\$ 130,606 16

SYNOPSIS OF LEDGER ACCOUNTS.

Amount of net ledger assets, December 31, 1912.....	\$ 139,291 01
Amount of cash income as above.....	111,123 85
Total.....	\$ 250,414 86
Expenditure as above.....	130,606 16
Balance net ledger assets, (\$127,495.94 less deposit Rhemish Ins.Co., \$7,687.24) at December 31, 1913.....	\$ 119,808 70

STATEMENT OF REINSURANCE OF CANADIAN BUSINESS IN COMPANIES NOT LICENSED UNDER THE INSURANCE ACT.

Amount of reinsurance in unlicensed companies.....	} Details not furnished.
Amount of commission thereon.....	
Amount of losses recovered from said companies.....	
Reserve of unearned premiums on all risks reinsured in unlicensed companies; carried out at 80 per cent.....	
Amount of losses due and recoverable from such companies.....	
Amount of reinsurance premiums payable to such companies.....	

RISKS AND PREMIUMS.

	IN CANADA.			IN OTHER COUNTRIES.			TOTALS IN ALL COUNTRIES.		
	No.	Amount.	Premiums	No.	Amount.	Premiums	No.	Amount.	Premiums
		\$	\$ c.		\$	\$ c.		\$	\$ c.
Gross in force, Dec. 31, 1912.....									
Taken during the year, new.....									
Taken during the year, renewed.....									
Total.....									
Deduct terminated.....									
Gross in force, Dec. 31, 1913.....									
Deduct reinsured.....									
Net in force at Dec. 31, 1913.....									

Details not furnished.

SESSIONAL PAPER No. 8

THE PACIFIC COAST FIRE INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1913.

President—D. H. WILSON, M.D.

Secretary—FRED. H. GODFREY.

Vice-Presidents—J. W. HORNE,

Manager—T. WESLEY GREER.

W. H. MALKIN.

Principal Office—Vancouver, B.C.

(Incorporated by an Act of the Legislature of the Province of British Columbia, chapter 54 of the Statutes of 1890, amended by chapter 61 of the Statutes of 1906. Reincorporated in 1908 by an Act of the Parliament of the Dominion of Canada, being chapter 143, of the Statutes of 1907-8. Dominion license issued November 5, 1908.)

CAPITAL.

Amount of joint stock capital authorized.....	\$ 1,000,000 00
Amount subscribed for.....	831,600 00
Amount paid thereon in cash.....	549,440 68

(For List of Shareholders, see Appendix.)

ASSETS.

Book value of real estate.....	\$ 100,314 37
Amount secured by way of loans on real estate, first liens.....	290,993 92
Loan on Trustee Co., Ltd., debts.....	25,000 00

Bonds and debentures owned by the Company, viz:—

	Par value.	Book value.	Market value.
*City of Edmonton bonds, 1933 to 1942, 4½ p.c..	\$ 58,099 89	\$ 54,065 25	\$ 51,708 90
National Finance Company, Limited, debts, 1913, 6 p.c.....	20,000 00	20,000 00	20,000 00
National Finance Co., Ltd., debts., 1914, 6 p.c..	106,520 00	106,520 00	106,520 00
National Finance Co., Ltd., debts., 1915, 6 p.c..	92,000 00	92,000 00	92,000 00
National Finance Co., Ltd., debts., 1916, 6 p.c..	58,000 00	58,000 00	58,000 00
Richland Orchard debts., 1915, 8 p.c.....	53,000 00	50,553 52	53,000 00
Mun. of Richmond, B.C., debts., 1962, 4½ p.c....	20,000 00	16,826 00	15,200 00
Totals.....	\$ 407,619 89	\$ 397,964 77	\$ 396,428 90

Carried out at book value.....	397,964 77
--------------------------------	------------

Stocks owned by the Company, viz:—

	Par value.	Book value.	Market value.
219 shares British Columbia Permanent Loan Company of Vancouver, B.C., permanent stock.....	\$ 21,900 00	\$ 31,536 00	\$ 27,594 00

Carried out at book value.....	31,536 00
Cash at head office.....	6,261 46

Cash in Bank and Loan Company, viz:—

Cash in B.C., Permanent Loan Co.....	\$ 48,794 71
Cash in Royal Bank of Canada.....	14,563 92

Total cash in bank and loan company.....	63,358 63
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Total ledger assets.....	\$ 915,429 15
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Deduct market value of bonds and stocks under book value.....	5,477 87
	\$ 909,951 28

*Deposited with the Receiver General.

THE PACIFIC COAST—Continued.

OTHER ASSETS.

Interest due, \$699.03; accrued, \$16,109.21	\$ 16,808 27
Agents' balances and premiums uncollected	11,474 92
Office furniture and fixtures, \$1,392.77; Goad's maps and plans, \$5,579.20	6,971 97
Due for reinsurance	1,903 52
Total assets	<u>\$ 947,109 96</u>

LIABILITIES.

(1) *Liabilities in Canada.*

Net amount of losses, adjusted and unpaid	\$ 3,648 79
Reserve of unearned premiums, \$83,809.93; carried out at 80 per cent	67,047 94
Dividends declared and due, remaining unpaid	721 00
Dividend declared but not yet due	56,576 63
Taxes due and accrued	2,309 55
Reinsurance premiums due	6,952 51
Reinsuring companies' deposit accounts	51,421 60
Total liabilities in Canada	<u>\$ 188,678 02</u>

(2) *Liabilities in other Countries.*

Net amount of losses, adjusted and unpaid	\$ 86 03
Net amount of losses, unadjusted	530 16
Total net amount of unsettled claims for losses	<u>\$ 616 19</u>
Reserve of unearned premiums, \$4,656.57; carried out at 80 per cent	3,725 26
Total liabilities in other countries	<u>\$ 4,341 45</u>
Total liabilities in all countries, except capital stock	<u>\$ 193,019 47</u>
Excess of assets over liabilities	<u>\$ 754,090 49</u>
Capital stock paid in cash	<u>549,440 68</u>
Surplus over liabilities and capital (including \$100,000 conflagration fund)	<u>\$ 204,649 81</u>

INCOME.

	In Canada.	In other countries.
Gross cash received for premiums	\$ 192,669 11	\$ 25,745 05
Deduct reinsurance, \$95,043.60, and return premiums, \$3,682.41	125,842 98	2,883 03
Net cash received for premiums	<u>\$ 66,826 13</u>	<u>\$ 22,862 02</u>
Total net cash received for premiums in all countries		<u>\$ 89,688 15</u>
Received for interest on investments and dividends on stocks		80,901 77
Rents		1,448 34
Transfer and endorsement fees		638 75
Profit on sale of real estate		27,153 94
Premium on Treasury stock		15,011 17
Total		<u>\$ 214,902 12</u>
Received for calls on capital and increased capital in instalment		33,910 69
Total income		<u>\$ 248,812 81</u>

EXPENDITURE.

	In Canada.	In other countries.
Amount paid for losses occurring in previous years	\$ 5,735 97	\$ 3,048 80
Deduct reinsurances, savings and salvages	3,147 61	90 72
Net amount paid for said losses	<u>\$ 2,588 36</u>	<u>\$ 2,958 08</u>
Amount paid for losses occurring during the year	\$ 39,277 00	\$ 16,593 41
Deduct savings, salvage and reinsurances	28,071 52	
Net amount paid for said losses	<u>\$ 11,205 48</u>	<u>\$ 16,593 41</u>
Total net amount paid for losses	<u>\$ 13,793 84</u>	<u>\$ 19,551 49</u>

SESSIONAL PAPER No. 8

THE PACIFIC COAST—*Concluded.*EXPENDITURE—*Concluded.*

Total net amount paid for losses in all countries.....	\$	33,345 03
Amount paid for dividends during the year at 10 p.c.....		51,727 89
Commission or brokerage.....		16,158 20
Paid for salaries,—Home office officials and staff, \$14,180.20; do., of general and special agents, \$250; directors' fees, \$1,450; auditor's fees, \$100; travelling expenses, \$1,174.95....		17,155 15
Taxes and licenses.....		2,721 94
All other expenditure, viz.: Adjustment expenses and fire losses, \$635.31; rents, \$1,800; maps, plans and office supplies, \$2,387.95; advertising, \$593.17; postage, telephones, express and telegrams, \$847.43; furniture and fixtures, \$112.20; miscellaneous expenses, \$426.81; underwriters' boards, tariff associations, &c., \$1,987.39; legal fees, \$280.10; printing and stationery, \$840.83.....		9,911 19
Total expenditure.....	\$	131,019 40

SYNOPSIS OF LEDGER ACCOUNTS.

Amount of net ledger assets, December 31, 1912.....	\$	747,043 45
Amount of income as above.....		248,812 81
Total.....	\$	995,856 26
Amount of expenditure as above.....		131,019 40
Balance net ledger assets (\$915 429.15 less \$50,592.29 deposit) at December 31, 1913.....	\$	864,836 86

STATEMENT OF REINSURANCE OF CANADIAN BUSINESS IN COMPANIES NOT LICENSED UNDER THE INSURANCE ACT.

Amount of reinsurance premiums in unlicensed companies.....	\$	73,590 41
Amount of commission thereon.....		22,143 35
Amount of losses recovered from said companies.....		30,123 30
Reserve of unearned premiums on all risks reinsured in unlicensed companies, \$54,118.23; carried out at 80 per cent.....		43,294 53
Amount of losses due and recoverable from such companies.....		8,120 70
Amount of reinsurance premiums payable to such companies, less commission.....		6,226 08
Amount of cash or other securities held as security for recovery of losses.....		50,592 29

RISKS AND PREMIUMS.

	IN CANADA.			IN OTHER COUNTRIES.			TOTALS IN ALL COUNTRIES.		
	No.	Amount.	Premiums thereon.	No.	Amount.	Premiums thereon.	No.	Amount.	Premiums thereon.
		\$	\$ cts.		\$	\$ cts.		\$	\$ cts.
Gross policies in force December 31, 1912.....	14,761,882	232,875 95	.....	4,237,606	20,585 52	.....	18,999,488	253,461 47	
Taken during the year, new and renewed.....	14,346,644	194,867 78	.....	6,672,938	25,810 85	.....	21,019,582	220,678 63	
Total.....	29,108,526	427,743 73	.....	10,910,544	46,396 37	.....	40,019,070	474,140 10	
Deduct terminated.....	10,176,101	151,264 09	.....	7,814,103	35,933 76	.....	17,990,209	187,197 76	
Gross in force at end of year.....	18,932,425	276,479 73	.....	3,096,436	10,462 61	.....	22,028,861	286,942 34	
Deduct reinsured....	4,104,977	113,264 20	.....	.....	.....	.....	4,104,977	113,264 20	
Net in force at December 31, 1913....	14,827,448	163,215 53	.....	3,096,436	10,462 61	.....	17,923,884	173,678 14	

THE PALATINE INSURANCE COMPANY, LIMITED.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1913.

Managing Director—E. ROGER OWEN. Secretary—HENRY MANN.
Principal Office—London, Eng.
Head Office in Canada—Montreal. Chief Agent in Canada—
JAS. MCGREGOR.

(Incorporated, August 22, 1900. Dominion license issued, March 27, 1912.)

CAPITAL.

Amount of capital authorized, subscribed for and paid up in cash, £100,000.....\$ 486,666 66

ASSETS IN CANADA.

	Par value.	Market value.
Bonds on deposit with the Receiver General, viz.:—		
Town of Longue Point debts., 1951., 5 p.c.....	\$ 50,000 00	\$ 50,000 00
Town of Maisonneuve debts., 1951 4½ p.c.....	7,000 00	6,230 00
Ontario Loan and Debenture Co. debts., 1917, 4½ p.c.....	48,666 67	48,666 67
Can. Perm. Mtge. Corp. debts., 1919, 4½ p.c.....	50,000 00	50,000 00
Total on deposit with Receiver General.....	\$ 155,666 67	\$ 154,896 67
Carried out at market value.....		\$ 154,896 67
Cash in banks:—		
Union Bank of Canada, Montreal.....	\$ 2,435 63	
Union Bank of Canada, Winnipeg.....	615 81	
Union Bank of Canada, Vancouver.....	6,432 10	
Total cash in banks.....		9,483 54
Agents' balances and premiums uncollected.....		35,430 18
Total assets in Canada.....		\$ 199,810 39

LIABILITIES IN CANADA.

Total net amount of unsettled claims for fire losses.....	\$ 15,507 36
Reserve of unearned premiums, \$131,461.65; carried out at 80 per cent.....	105,169 32
Taxes due and accrued.....	3,231 52
Due reinsuring companies.....	538 26
Total liabilities in Canada.....	\$ 124,446 46

INCOME IN CANADA.

Gross cash received for premiums.....	\$ 247,222 04
Deduct reinsurance, \$17,918.88; return premiums, \$41,709.36.....	59,628 24
Net cash received for premiums.....	\$ 187,593 80
Received for interest on investments.....	5,185 63
Total income in Canada.....	\$ 192,779 43

SESSIONAL PAPER No. 8

THE PALATINE—*Concluded.*

EXPENDITURE IN CANADA.

Net amount paid for losses occurring in previous years.....	\$ 1,327 21
Amount paid for losses occurring during the year.....	\$ 84,598 95
Deduct savings, salvage and reinsurances.....	9,204 43
Net amount paid for said losses.....	<u>\$ 75,394 50</u>

Total net amount paid for losses.....	\$ 76,721 71
Commission or brokerage.....	38,777 24
Salaries, \$10,690.77; auditors' fees, \$50.81.....	10,741 58
Taxes.....	3,399 21
Miscellaneous expenditure, viz.: Advertising, \$1,466.88; travelling expenses and surveys, \$1,363.68; legal fees, \$19.60; maps and plans, \$1,079.05; postage, telegrams, telephones and express, \$1,262.91; printing and stationery, \$3,892.47, rents, \$1,111.26; board fees, \$1,576.59; office expenses, \$607.64.....	12,380 08
Total expenditure in Canada.....	<u><u>\$ 142,019 82</u></u>

RISKS AND PREMIUMS IN CANADA.

	No.	Amount.	Premiums thereon.
Gross policies in force at date of last statement...	2,484	\$ 7,712,872	\$ 99,031 40
Policies taken during the year, new and renewed..	7,588	22,230,422	264,004 52
Total.....	10,072	\$ 29,943,294	\$ 363,035 92
Deduct terminated.....	3,042	10,104,200	116,687 48
Gross in force at end of year.....	7,030	\$ 19,839,094	\$ 246,348 44
Deduct reinsured.....		1,437,754	19,240 77
Net in force at December 31, 1913.....	7,030	<u>\$ 18,401,340</u>	<u>\$ 227,107 67</u>

(For General Business Statement, see Appendix.)

PHOENIX ASSURANCE COMPANY, LIMITED.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1913.

Chairman—	Manager—Sir G. H. RYAN.
THE RT. HON. LORD GEO. HAMILTON,	
G.C.S.I.	
Principal Office—19 Lombard Street, London, E.C., England.	
General Agents in Canada—R. MACD.	Head Office in Canada—Montreal.
PATERSON, J. B. PATERSON.	

(Organized, A.D. 1782. Commenced business in Canada, A.D. 1804. In 1908 an Act was passed by the Parliament of Canada, 7-8 Edward VII, Cap. 145, providing that notwithstanding anything contained in The Insurance Act a license might be granted to the Company to carry on in Canada in addition to its fire insurance business, the existing life insurance business in Canada of the Pelican and British Empire Life Office. In 1910 a further Act was passed by the Parliament of Canada empowering the Company to transact in Canada life insurance business generally. A license was granted to the Company for life insurance on April 4, 1910.)

CAPITAL.

Amount of capital authorized and subscribed for.....	£ 3,210,650	\$15,625,163 33
Amount paid thereon in cash.....	422,855	2,057,894 33

ASSETS IN CANADA.

Stocks and bonds on deposit with the Receiver General, viz:—

Par value. Market value.

Canadian Northern Ry., 1st mortgage, deb. stock, (g'eed. by Dom. Gov't.), 1958, 3½ p.e.....	\$ 38,933 33	\$ 32,704 00
Canadian Northern Ontario Ry., 1st Mortgage deb. stock (g'eed. by Dom. Gov't.) 1961, 3½ p.e.....	114,366 67	96,068 00
Canadian Northern Alberta Ry., 1st Mortgage deb. stock, (g'eed. by Dom. Gov't.) 1960, 3½ p.e.....	82,733 33	69,496 00
City of Port Arthur debts., 1940, 4½ p.e.....	43,800 00	38,544 00
City of Edmonton bonds, 1930, 4½ p.e.....	31,146 66	28,343 47
City of Edmonton bonds, 1950, 4½ p.e.....	12,653 34	11,008 40
City of Westmount debts., 1954, 4 p.e.....	50,000 00	42,000 00
City of Victoria debts., 1959, 4 p.e.....	45,746 66	37,512 27
City of Victoria debts., 1960, 4½ p.e.....	24,333 34	19,953 33
Canadian Northern Railway deb. stock, (g'eed. by Dom. Gov't.) 1953, 3 p.e.....	24,333 33	18,006 67
City of Edmonton debts., 1928, 5 p.e.....	29,200 00	28,324 00
City of Edmonton debts., 1948, 5 p.e.....	19,466 67	18,493 33
City of Winnipeg stock, 1940, 4 p.e.....	48,666 67	41,853 33
City of Regina bonds, 1923, 5 p.e.....	24,333 33	23,846 67
City of Montreal bonds, 1925, 4 p.e.....	6,000 00	5,640 00
Province of Quebec inscribed stock, 1937, 3 p.e.....	84,553 33	66,797 13
City of Winnipeg bonds, 1917, 4 p.e.....	25,000 00	24,250 00
City of Toronto Gen. Cons. bonds, 1941, 3½ p.e.....	73,000 00	57,670 00
City of Toronto Gen. Cons. Loan debts., 1945, 3½ p.e.....	14,600 00	11,534 00
G.T.P. 1st mortgage bonds (g'eed. by Dom. Gov't.), 1962, 3 p.e.....	70,566 67	51,513 67
City of Calgary debts., 1931, 4½ p.e.....	7,786 67	7,241 60
City of Calgary debts., 1941, 4½ p.e.....	32,120 00	28,908 00

Total on deposit with Receiver General..... \$ 903,340 00 \$ 759,707 87

Carried out at market value..... \$ 759,707 87
Cash at head office in Canada..... 200 92

Cash in banks, viz:—

Bank of Montreal, Montreal.....	\$ 27,986 30
Bank of Montreal, Vancouver.....	17,189 25

Total cash in banks..... 45,175 55

SESSIONAL PAPER No. 8

PHOENIX ASSURANCE—*Concluded.*ASSETS IN CANADA—*Concluded.*

Agents' balances and premiums uncollected (\$542.37 on business prior to Oct. 1, 1913).....	\$	36,489	27
Interest accrued.....		13,276	72
Office furniture and plans.....		15,358	49
Total assets in Canada.....	\$	870,208	82

LIABILITIES IN CANADA.

Net amount of losses, adjusted and unpaid.....	\$	16,184	52
Net amount of losses, unadjusted.....		32,624	13
Net amount of losses, resisted, in suit.....		3,500	00
Total net amount of unsettled claims for losses (of which \$5,763.99 accrued in previous years).....	\$	52,308	65
Reserve of unearned premiums, \$747,843.12; carried out at 80 per cent.....		598,278	50
Taxes due and accrued (estimated).....		5,000	00
Total liabilities in Canada.....	\$	655,587	15

INCOME IN CANADA.

Gross cash received for premiums.....	\$	1,232,681	53
Deduct reinsurance, \$39,753.22; and return premiums, \$211,075.03.....		250,828	25
Net cash received for premiums.....	\$	1,031,853	28
Received for interest on deposit with the Receiver General, paid direct to the head office in London.....		34,088	41
Total income in Canada.....	\$	1,065,941	69

EXPENDITURE IN CANADA.

Amount paid for losses occurring in previous years.....	\$	48,736	22
Deduct reinsurance.....		7,440	10
Net amount paid for said losses.....	\$	41,296	12
Amount paid for losses occurring during the year.....	\$	558,502	70
Deduct savings, salvage and reinsurance.....		37,903	14
Net amount paid for said losses.....	\$	520,599	56
Total net amount paid for losses.....	\$	561,895	68
Commission or brokerage.....		213,434	28
Salaries, \$46,827.22; directors' fees, \$450; auditors' fees, \$500; travelling expenses, \$5,592.37..		53,369	59
Taxes.....		14,124	25
Miscellaneous payments, viz.: Advertising, \$1,086.71; office expenses, \$6,324.33; board of underwriters, \$10,935.10; furniture and fixtures, \$289.98; legal expenses, \$144.53; maps and plans, \$2,339.01; postage, telegrams, telephones and express, \$3,643.15; stationery and printing, \$3,809.69; rent, \$5,000; sundry, \$2,037.96; fire departments, patrol and salvage corps assessments, \$14.20.....		35,624	71
Total expenditure in Canada.....	\$	878,448	51

RISKS AND PREMIUMS IN CANADA.

	No.	Amount.	Premiums thereon.
Gross policies in force at date of last statement.....	52,435	\$ 119,864,600	\$ 1,615,895 05
Taken during the year, new and renewed.....	30,110	97,357,090	1,288,412 13
Total.....	82,545	217,221,690	2,904,307 13
Deduct terminated.....	25,209	99,836,370	1,416,873 12
Gross in force at end of year.....	57,336	\$ 117,335,320	\$ 1,487,429 06
Deduct reinsured.....		3,847,964	40,730 12
Net in force at December 31, 1913.....	57,336	\$ 113,487,356	\$ 1,446,698 94

(For General Business Statement, see Appendix.)

THE PHENIX INSURANCE COMPANY, HARTFORD, CONN.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1913.

President—EDW. MILLIGAN.

Secretaries—J. B. KNOX AND

THOS. C. TEMPLE.

Chief Agent in Canada—J. W. TATLEY.

Principal Office—Hartford, Conn.

Head Office in Canada—Montreal.

(Incorporated, May 31, 1854. Commenced business in Canada, May 20, 1890.)

CAPITAL.

Amount of joint stock capital authorized.....	\$ 5,000,000 00
Amount subscribed for and paid up in cash.....	3,000,000 00

ASSETS IN CANADA.

Bonds in deposit with Receiver General, viz.:—

	Par value.	Market value.
City of St. Boniface debts., 1930, 5 p.c.....	\$ 25,000 00	\$ 24,000 00
Town of Outremont debts., 1950, 5 p.c.....	25,000 00	24,500 00
City of Guelph debts., 1929, 4½ p.c.....	20,000 00	18,800 00
City of Guelph bonds, 1920, 5 p. c.....	24,000 00	23,760 00
Town of Westmount debts., 1945, 4 p.c.....	50,000 00	43,000 00
City of Victoria bonds, 1928, 5 p. c.....	20,000 00	20,000 00
City of St. Henri bonds, 1918, 4½ p. c.....	75,000 00	74,250 00
City of St. Henri Schöhl debts., 1949, 4½ p.c.....	20,000 00	18,600 00
Province of New Brunswick bonds, 1922, 4 p. c.....	5,000 00	4,800 00
City of Brantford bonds, 1934, 4 p. c.....	20,000 00	17,600 00
Town of Montreal West debts., 1952, 5 p. c.....	10,000 00	9,700 00
City of Brantford debts., 1952, 5 p. c.....	20,000 00	20,200 00
City of Kingston debts., 1943, 4½ p. c.....	25,000 00	24,250 00
City of Toronto Gen. Cons. Loan debts., 1948, 4 p.c.....	54,993 33	47,850 00
Total deposit with the Receiver General.....	\$ 393,993 33	\$ 371,310 00
Imperial Bank stock, 479 shares.....	47,900 00	101,069 00
Total par and market values.....	\$ 441,893 33	\$ 472,379 00

Carried out at market value.....	\$ 472,379 00
Cash at head office in Canada.....	1,638 53
Cash in Imperial Bank, Montreal.....	12,589 93
Agents' balances and outstanding premiums (\$11,137.12 on business prior to Oct. 1, 1913)...	70,044 60
Interest accrued.....	5,339 55
Office furniture, \$1,179.72; maps and plans, \$3,327.92.....	4,507 64
Total assets in Canada.....	\$ 566,499 25

LIABILITIES IN CANADA.

Total net amount of unsettled, unadjusted claims for losses.....	\$ 26,948 87
Reserve of unearned premiums, \$370,490.37; carried out at 80 p.c.....	296,392 30
Due and accrued for salaries, rent, etc.....	3,240 77
Taxes due and accrued.....	6,081 60
Total liabilities in Canada.....	\$ 332,663 54

SESSIONAL PAPER No. 8

THE PHOENIX OF HARTFORD—Continued.

INCOME IN CANADA.

Gross cash received for premiums.....	\$ 576,840 64
Deduct reinsurance, \$31,334.80; and return premiums, \$85,536.87.....	116,871 67
Net cash received for premiums.....	\$ 459,968 97
Received for interest on investments, \$22,374.80; bank interest, \$279.54.....	22,654 34
Total income in Canada.....	\$ 482,623 31

EXPENDITURE IN CANADA.

Amount paid for losses occurring in previous years.....	\$ 9,684 15
Deduct reinsurances.....	440 80
Net amount paid for said losses.....	\$ 9,243 35
Amount paid for losses occurring during the year.....	\$ 239,084 98
Deduct savings, salvage and reinsurances.....	36,981 40
Net amount paid for said losses.....	\$ 202,103 58
Total net amount paid for losses.....	\$ 211,346 93
Commission or brokerage.....	106,816 82
Paid for salaries: head office officials, \$16,158.04; travelling expenses, \$3,721.84.....	19,879 88
Taxes.....	7,974 37
Miscellaneous payments, viz.: Underwriters' Association, \$4,337.98; postage, telegrams, telephones and express, \$2,922.77; printing and stationery, \$3,791.35; rents, \$2,450.49; advertising, \$470.73; office furniture and fixtures, \$123.70; sundries and supplies, \$957.89; subscriptions, \$223.93, legal expenses, \$22.50; maps and plans, \$1,106.82.....	16,408 16
Total expenditure in Canada.....	\$ 362,426 16

RISKS AND PREMIUMS IN CANADA.

	Amount.	Premiums thereon.
Gross policies in force at date of last statement.....	\$ 44,895,049	\$ 555,249 72
Taken during the year, new and renewed.....	52,862,596	582,841 96
Total.....	\$ 97,757,645	\$1,138,091 68
Deduct terminated.....	34,563,796	376,093 31
Gross in force at end of year.....	\$ 63,193,849	\$ 761,998 37
Deduct reinsured.....	2,452,661	30,818 85
Net in force at December 31, 1913.....	\$ 60,741,188	\$ 731,179 52

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1913.

LEDGER ASSETS.

Book value of real estate.....	\$ 119,635 64
Mortgage loans on real estate, first liens.....	33,100 00
Loans secured by pledge of bonds, stocks or other collaterals.....	77,000 00
Book value of stocks and bonds owned by the company.....	10,792,354 98
Cash on hand, in trust companies and in banks.....	658,498 91
Agents' balances.....	1,153,060 96
Total ledger assets.....	\$12,833,650 49

NON-LEDGER ASSETS.

Interest due and accrued.....	\$ 102,104 90
Rents accrued.....	1,175 32
Market value of real estate over book value.....	21,377 74
Market value of stocks and bonds over book value.....	1,599,714 77
Net cash value of premiums in course of collection.....	54,331 45
Gross assets.....	\$14,612,354 67
Deduct assets not admitted.....	44,298 79
Total admitted assets.....	\$14,568,055 88

4 GEORGE V., A. 1914

PHENIX OF HARTFORD—*Concluded.*

LIABILITIES.

Net amount of unpaid losses and claims.....	\$ 578,003 19
Total unearned premiums.....	5,619,137 31
Federal, State and other taxes due or accrued (estimated).....	165,000 00
Salaries, rents, &c., due or accrued.....	35,000 00
Commissions, brokerage and other charges, due or to become due to agents and brokers ..	10,000 00
Total liabilities, excluding capital stock.....	\$ 6,407,140 50
Capital stock paid in cash.....	3,000,000 00
Surplus over all liabilities.....	5,169,915 38
Total liabilities.....	\$14,568,055 88

INCOME.

Net cash received for premiums.....	\$ 5,799,627 74
Received for interest and dividends.....	468,069 50
Rents.....	14,367 49
Agents' balances charged off.....	1,025 00
Gross profit on sale or maturity of ledger assets.....	75,222 70
From American National Bank previously charged off.....	7,070 00
From Franklin Trust Co., previously charged off.....	3,600 00
From Safe Rights Imperial Bank Stock.....	4 34
Credit Reserve Fund sale stock.....	2,430 00
Total income.....	\$ 6,371,416 77

DISBURSEMENTS.

Net amount paid during the year for losses.....	\$ 2,562,298 04
Expenses of adjustment and settlement of losses.....	35,378 91
Dividends paid to stockholders (including \$55,598.42 stockholders' tax).....	395,598 42
Commission or brokerage.....	1,266,787 79
Rents.....	33,195 57
Salaries, \$306,975.85; and expenses, \$147,358.95; of special and general agents and branch office employees.....	453,434 80
Salaries, fees and all other charges of officers, directors, trustees and home office employees.....	181,817 90
Underwriters' boards and tariff associations.....	77,464 66
Fire department, fire patrol and salvage corps assessments, fees, taxes and expenses.....	17,129 90
Inspections and surveys.....	22,260 01
Taxes on real estate.....	2,908 95
State taxes on premiums, Insurance Department licenses and fees.....	127,213 84
All other licenses, fees and taxes.....	26,063 87
Agents' balances charged off.....	218 15
Federal corporation tax.....	6,635 77
Commonwealth Bank deposit charged to Suspense Account.....	25,000 00
Equitable Securities Co. charged to Suspense Account.....	675 00
Mortgage loan charged off.....	1,400 00
Gross loss on sale or maturity of bonds and stocks.....	2,645 00
Gross decrease by adjustment in book value of real estate and stocks.....	7,659 84
All other payments and expenditures.....	154,634 22
Total expenditure.....	\$ 5,400,320 64

RISKS AND PREMIUMS.

Amount of fire risks written or renewed during the year.....	\$ 895,401,507 00
Premiums thereon.....	8,241,155 31
Amount of policies terminated.....	764,030,301 00
Premiums thereon.....	7,129,199 99
Net amount in force on December 31, 1913.....	1,067,446,175 00
Premiums thereon.....	10,812,523 79

SESSIONAL PAPER No. 8

PROVIDENCE WASHINGTON INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1913.

President—J. B. BRANCH.

Secretary—A. G. BEALS.

Principal Office—Providence, R.I.

Head Office in Canada—Montreal.

Chief Agents in Canada—

ROBT. HAMPSON and SON, LTD.

(Incorporated 1799. Dominion license issued January 9, 1912.)

CAPITAL.

Amount of capital authorized, subscribed for and paid up in cash.....\$ 1,000,000 00

ASSETS IN CANADA.

Bonds on deposit with the Receiver General, viz.:—

	Par value.	Market value.
Commonwealth of Massachusetts (Metropolitan Parks Loan debts.) 1936, 3½ p.c.....	\$ 6,000	\$ 5,460
State of Rhode Island (Metropolitan Parks debts.) 1958, 3½ p.c.....	100,000	88,000
City of Montreal School debts., 1942, 4 p.c.....	75,000	64,500
Total on deposit with Receiver General.....	\$ 181,000	\$ 157,960

Carried out at market value.....\$ 157,960 00

Stocks owned by the company—

	Par value.	Market value.
100 shares Bank of Montreal.....	\$ 10,000 00	\$ 23,100 00
200 shares Canadian Bank of Commerce.....	10,000 00	20,000 00
Total par and market values.....	\$ 20,000 00	\$ 43,100 00

Carried out at market value.....43,100 00

Interest accrued.....396 66

Agents' balances and premiums uncollected.....19,883 23

Total assets in Canada.....\$ 221,339 89

LIABILITIES IN CANADA.

Net amount of fire losses, unadjusted.....	\$ 4,560 87
Net amount of automobile losses, unadjusted.....	3,000 00
Net amount of automobile losses, resisted, not in suit.....	310 00

Total net amount of unsettled claims for losses.....\$ 7,870 87

Reserve of unearned premiums; fire, \$96,490.19; other, \$7,912.44; Total,
\$104,402.63; carried out at 80 per cent.....83,522 10

Total liabilities in Canada.....\$ 91,392 97

INCOME IN CANADA.

Fire Risks.

Gross cash received for premiums.....	\$ 195,799 15
Deduct reinsurance, \$1,330.28; return premiums, \$35,831.27.....	37,161 55
Net cash received for said premiums.....	\$ 158,637 60

4 GEORGE V., A. 1914

PROVIDENCE WASHINGTON—Continued.

INCOME IN CANADA—Concluded.

Automobile Risks.

Gross cash received for premiums.....	\$ 25,349 86
Deduct return premiums.....	7,631 33
Net net cash received for said premiums.....	\$ 17,718 53
Total net cash received for all premiums.....	\$ 176,356 13
Received for interest on investments.....	10,610 00
Total income in Canada.....	\$ 186,966 13

EXPENDITURE IN CANADA.

Fire Risks.

Net amount paid for losses occurring in previous years	\$ 4,848 76
Net amount paid for losses occurring during the year.....	89,946 66
Total net amount paid for fire losses.....	\$ 94,795 42

Automobile Risks.

Amount paid for claims occurring during the year.....	\$ 3,987 07
Deduct salvages.....	15 00
Net amount paid for automobile losses.....	\$ 3,972 07
Total net amount paid for all losses.....	\$ 98,767 49
Commission or brokerage, fire, \$41,974.32; automobile, \$5,313.25.....	47,287 57
Travelling expenses, fire.....	284 45
Taxes, fire: \$2,504.50; other, \$55.....	2,559 50
Miscellaneous expenditure, fire: viz.: Advertising, \$398.70; maps and plans, \$840.29; postage, telegrams, telephones, and express, \$774.82; printing and stationery, \$1,248.37; board fees, \$1,932.47; sundries, \$296.21.....	5,490 86
Miscellaneous expenditure, other viz.—advertising, \$26.88.....	26 88
Total expenditure in Canada.....	\$ 154,416 75

RISKS AND PREMIUMS IN CANADA.

Fire Risks.

	Amount.	Premiums. thereon.
Gross policies in force at Dec. 31, 1912.....	\$ 9,639,779	\$ 124,045 63
Taken during the year, new and renewed.....	16,173,195	204,942 09
Total.....	\$ 25,812,974	\$ 328,987 72
Deduct terminated.....	11,466,558	148,006 59
Gross in force at December 31, 1913.....	\$ 14,346,416	\$ 180,981 13
Deduct reinsured.....	125,000	1,559 50
Net in force at December 31, 1913.....	\$ 14,221,416	\$ 179,421 63

Automobile Risks.

	Amount.	Premiums thereon.
Gross policies taken during the year, new.....	\$ 1,032,833	\$ 25,565 30
Deduct terminated.....	368,472	9,740 41
Gross and net in force at December 31, 1913.....	\$ 664,361	\$ 15,824 89

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1913.

LEDGER ASSETS.

Book value of bonds and stocks.....	\$ 2,920,950 00
Cash on hand, in trust companies and in banks.....	470,951 17
Agents' balances and bills receivable.....	655,818 09
Total ledger assets.....	\$ 4,047,719 26

SESSIONAL PAPER No. 8

PROVIDENCE WASHINGTON—*Concluded.*

NON-LEDGER ASSETS.

Interest accrued.....	\$ 13,055 96
Market value of bonds and stocks over book value.....	868,352 00
Gross assets.....	\$ 4,929,127 22
Deduct assets not admitted.....	1,045 88
Total admitted assets.....	\$ 4,928,081 34

LIABILITIES.

Net amount of unpaid losses.....	\$ 401,250 50
Total unearned premiums.....	2,450,614 04
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued.....	5,000 00
Federal, State and other taxes due and accrued (estimated).....	52,000 00
Contingent commissions due or accrued.....	10,000 00
Total liabilities, except capital stock.....	\$ 2,918,864 54
Capital stock paid up in cash.....	1,000,000 00
Surplus over all liabilities.....	1,009,216 80
Total liabilities.....	\$ 4,928,081 34

INCOME.

Net cash received for premiums.....	\$ 3,603,671 09
Interest and dividends.....	181,561 21
Gross profit on sale or maturity of stocks.....	9,800 00
Gross increase, by adjustment, in book value of bonds and stocks.....	27,559 25
Total income.....	\$ 3,822,591 55

DISBURSEMENTS.

Net amount paid for losses.....	\$ 2,062,210 49
Expenses of adjustment and settlement of losses.....	34,690 35
Dividends paid stockholders.....	100,000 00
Commission or brokerage.....	715,072 63
Salaries, \$92,158.58; and expenses, \$29,954.81, of special and general agents.....	122,113 39
Salaries, fees and all other charges of officers, directors, trustees and some office employees.	136,152 69
Rents.....	14,754 69
Underwriters' boards and tariff associations.....	33,890 54
Fire department, fire patrol and salvage corps assessments, fees, taxes and expenses.....	19,421 23
Inspections and surveys.....	15,609 00
State taxes on premiums, Insurance Department licenses and fees.....	81,754 95
All other licenses, fees and taxes.....	10,985 87
Gross decrease, by adjustment, in book value of bonds and stocks.....	46,649 38
All other expenditure.....	68,131 57
Total disbursements.....	\$ 3,461,436 78

RISKS AND PREMIUMS.

Fire Risks.

Amount of risks written or renewed during the year.....	\$579,128,729 00
Premiums thereon.....	3,882,890 60
Amount of policies terminated.....	338,662,909 00
Premiums thereon.....	3,517,553 12
Net amount in force December 31, 1913.....	408,697,940 00
Premiums thereon.....	4,038,546 00

PROVINCIAL INSURANCE COMPANY, LIMITED.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1913.

Chairman—SIR SAMUEL SCOTT, Bart. | Secretary—F. C. SCOTT.
 Principal Office—Bolton, England.
 Chief Agents in Canada—WILLIS, FABER | Head Office in Canada—Montreal.
 & Co., of Canada, Limited.

(Established October 17, 1903. Dominion license issued December 19, 1910.)

CAPITAL.

Amount of joint stock capital authorized.....	£ 250,000	\$ 1,216,666 67
Amount subscribed for.....	180,000	876,000 00
Amount paid thereon in cash.....	90,000	438,000 00

ASSETS IN CANADA.

On deposit with Receiver General, viz.:—

	Par value.	Market value.
City of Montreal stock, 1950, 4 p.c.....	\$ 4,866 66	\$ 4,331 33
Province of Saskatchewan stock, 1951, 4 p.c.....	24,333 33	22,143 33
Municipality of South Vancouver debts., 1961, 4 p.c.....	9,733 33	7,202 67
St. John & Quebec Ry. 1st Mtge. deb. stock (g'teed. by Prov. of New Brunswick), 1962, 4 p.c.....	15,086 67	13,427 13
City of Quebec debts., 1963, 4½ p.c.....	7,300 00	6,935 00
Prov. of Quebec stock, 1954, 4½ p.c.....	12,166 67	12,166 67
City of Toronto Gen. Cons. Loan debts., 1948, 4 p.c.....	9,733 33	8,468 00
City of Montreal stock, 1951, 4½ p.c.....	9,733 33	9,441 33
Pacific Great Eastern Ry. Co. deb. stock (guaranteed by Prov. of B.C.), 1942, 4½ p.c.....	14,600 00	14,016 00
Total par and market values.....	\$ 107,553 32	\$ 98,131 46

Carried out at market value.....	\$ 98,131 46
Cash at head office in Canada.....	10 00
Cash in Bank of Montreal.....	11,422 09
Agents' balances and premiums uncollected (\$283.42 on business prior to Oct. 1, 1913).....	3,524 91
Office furniture and plans.....	998 10
Total assets in Canada.....	\$ 114,086 56

LIABILITIES IN CANADA.

Reserve of unearned premiums, \$19,128.49; carried out at 80 per cent.....	\$ 15,302 79
Accounts payable.....	1,684 91
Taxes due and accrued.....	200 00
Total liabilities in Canada.....	\$ 17,187 70

INCOME IN CANADA.

Gross cash received for premiums.....	\$ 36,059 38
Deduct return premiums.....	6,248 72
Net cash received for premiums.....	\$ 29,810 66
Received for interest on investments.....	273 14
Total income in Canada.....	\$ 30,083 80

SESSIONAL PAPER No. 8

PROVINCIAL INSURANCE COMPANY, LIMITED—*Concluded.*

EXPENDITURE IN CANADA.

Amount paid for losses occurring during the year.....	\$ 22,723 02
Deduct savings and salvage.....	221 92
Total net amount paid for losses.....	\$ 22,501 10
Commission or brokerage.....	6,335 30
Salaries, fees and other charges of officials.....	1,108 01
Paid for taxes.....	852 85
All other payments, viz.: Exchange.....	3 05
Total expenditure in Canada.....	<u>\$ 30,800 31</u>

RISKS AND PREMIUMS IN CANADA.

	No.	Amount.	Premiums thereon.
Gross policies in force at date of last statement...	912	\$ 4,364,461	\$ 31,547 36
Taken during the year, new and renewed.....	1,134	5,452,989	38,200 34
Total.....	2,046	\$ 9,817,450	\$ 69,747 70
Deduct terminated.....	738	4,565,447	31,983 59
Gross and net in force at December 31, 1913.....	1,308	<u>\$ 5,252,003</u>	<u>\$ 37,764 11</u>

(For General business Statement, see Appendix.)

QUEBEC FIRE ASSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1913.

President—VICTOR CHATEAUVERT.

Secretary and Chief Agent—

COLIN E. SWORD.

Principal Office—Quebec.

(Organized April 2, 1818, and incorporated by Act of L.C., 9 George IV, cap. 58; amended by 18 Vic., cap. 212, and by 29-30 Vic., cap. 127, and by 41 Vic. cap. 31, and by 42 Vic., cap. 69, and by 46 Vic., cap. 83. Commenced business 1818.)

CAPITAL.

Amount of capital authorized and subscribed for.....	\$ 225,000 00
Amount paid thereon in cash.....	125,000 00

(For List of Shareholders, see Appendix.)

ASSETS.

Real estate (Company's Office, St. Peter St., Quebec).....	\$ 81,437 34
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Bonds on deposit with Receiver General:—

	Par value.	Book value.	Market value.
City of Quebec Corporation bonds, 1914, 5 p.c.	\$ 31,000 00	\$ 31,960 00	\$ 31,000 00
City of Quebec Corporation bonds, 1922, 4½ p.c.	3,000 00	3,000 00	2,940 00
City of Quebec Corporation bonds, 1926, 4½ p.c.	4,000 00	4,340 00	3,920 00
Prov. of New Brunswick bonds, 1914, 4½ p.c.	10,000 00	11,000 00	10,000 00
City of Hull bonds, 1936, 5 p.c.	10,000 00	10,500 00	9,600 00
City of Three Rivers bonds, 1931, 4 p.c.	10,000 00	10,000 00	8,600 00
Province of Manitoba, 1947, 4 p.c.	46,720 00	48,121 59	42,515 19
City of Vancouver debentures, 1948, 4 p.c.	5,840 00	5,869 20	4,905 60
City of Montreal Technical School, 1949, 4 p.c.	29,200 00	28,948 88	26,280 00
City of Fort William debs., 1930, 4½ p.c.	3,893 33	3,971 20	3,542 93
City of Fort William debs., 1935, 4½ p.c.	9,733 33	9,928 00	8,760 00
City of Fort William debs., 1940, 4½ p.c.	10,706 67	10,920 80	9,528 94

Total with Receiver General.....	\$ 174,093 33	\$ 178,559 67	\$ 161,592 66
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Other bonds owned by the company:—

*Egyptian Unified debt, 4 p.c.	\$ 19,466 67	\$ 19,442 34	\$ 18 882 67
*City of Vancouver, 1947-1948, 4 p.c.	13,626 67	13,694 80	11,446 40
*City of Hull, P.Q. (guaranteed by Prov. of Quebec), bonds, 1937, 4 p.c.	8,500 00	8,346 87	7,735 00
*City of Toronto sterling bonds, 1944, 3½ p.c.	24,333 32	21,048 33	19,223 33
*City of Toronto, 1921, 4 p.c.	7,300 00	6,935 00	6,935 00
*Province of Alberta Cond. debs., 1922, 4 p.c.	24,333 33	23,116 67	22,873 33

Totals.....	\$ 97,559 99	\$ 92,584 01	\$ 87,095 73
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Total par, book and market value of bonds.	\$ 271,653 32	\$ 271,143 68	\$ 248,688 39
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Carried out at book value.....	271,143 68
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*Held by company's attorneys at Liverpool, England.

SESSIONAL PAPER No. 8

QUEBEC—Continued.

ASSETS—Concluded.

*Stocks, &c., owned by the Company:—

	Par value.	Book value.	Market value.
London and North Western Railway 4 p.c. preference stock.....	\$ 27,632 93	\$ 32,195 00	\$ 27,080 27
Canadian Pacific Railway perpetual Consolidated 4 p.c. debenture stock.....	48,666 67	51,465 00	46,233 33
British Columbia Electric Railway perpetual Consolidated 4½ p.c. debenture stock.....	24,333 33	22,873 33	22,630 00
Canadian Northern 4 p.c. perpetual Consolidated debenture stock.....	48,666 66	45,746 67	40,393 33
Prov. of Manitoba 4 p.c. reg. stock.....	24,333 33	21,900 00	21,900 00
Total par, book and market values of stocks	\$ 173,632 92	\$ 174,180 00	\$ 158,236 93
Carried out at book value.....			\$ 174,180 00
Cash at head office.....			2,823 94
Cash at branch offices: Montreal, Toronto and Liverpool, Eng.....			9,158 95
Cash in banks, viz:—			
Bank of British North America, Quebec.....		\$ 23,791 31	
Bank of British North America, Montreal.....		3,939 57	
Dominion Bank, Toronto.....		17,240 46	
Canadian Bank of Commerce, Winnipeg.....		13,428 20	
Quebec Bank, Toronto.....		267 81	
Total cash in banks.....			58,667 35
Deposit with Can. Perm. Mortgage Corp. Toronto.....			10,000 00
Total ledger assets.....			\$ 607,411 26
Market value of bonds and stocks under book value.....			38,398 26
			\$ 569,012 90

OTHER ASSETS.

Interest accrued.....	\$ 4,222 07
Rents due, \$170.83; accrued, \$625.00.....	795 83
Agents' balances and premiums uncollected (\$4,368.23 on business prior to Oct. 1, 1913).....	34,854 87
Due for reinsurance losses.....	509 28
Total assets.....	\$ 609,394 95

LIABILITIES.

Net amount of unadjusted claims for losses.....	\$ 13,837 55
Total reserve of unearned premiums, \$181,017.23; carried out at 50 per cent.....	144,813 78
Taxes due and accrued.....	2,487 95
Total liabilities, except capital stock.....	\$ 161,139 28
Excess of assets over liabilities.....	\$ 448,255 67
Capital stock paid in cash.....	125,000 00
Surplus over liabilities and capital.....	\$ 323,255 67

INCOME.

Gross cash received for premiums.....	\$ 278,552 94
Deduct reinsurance, \$10,908.44; and return premiums, \$37,685.26.....	48,593 70
Net cash received for premiums.....	\$ 229,960 24
Received for interest and dividends on stock.....	18,880 14
Received for rent.....	3,654 57
Total income.....	\$ 252,484 95

*Held by Company's attorneys at Liverpool, England.

4 GEORGE V., A. 1914

QUEBEC—*Concluded.*

EXPENDITURE.

Amount paid for losses occurring in previous years.....	\$ 2,260 40	
Amount paid for losses occurring during the year.....	\$ 120,387 05	
Deduct reinsurances.....	3,202 81	
Net amount paid for said losses.....	\$ 117,184 24	
Total net amount paid for losses.....	\$	119,444 64
Amount paid for dividends at 20 p.c.....		25,000 00
Commission or brokerage.....		45,502 04
Paid salaries for head office officials, \$16,137.92; directors' fees, \$240; travelling expenses, \$291.70.....		16,669 62
Taxes.....		4,463 67
Miscellaneous payments, viz.: Printing and stationery, \$1,452.01; rent, \$1,764.39; plans and maps, \$259.83; postage, exchange, express, telegrams and telephones, \$1,423.36; sundries, \$113.56; advertising, \$810.67; office charges, \$969.01; Underwriters' Association, \$2,414.68; inspections and surveys, \$816.34; legal expenses, \$9.99; furniture and fixtures, \$236.87.....		10,270 71
Total expenditure.....	\$	221,350 68

SYNOPSIS OF LEDGER ACCOUNTS.

Amount of net ledger assets at December 31, 1912.....	\$	576,266 99
Amount of cash income as above.....		252,494 95
Total.....	\$	828,761 94
Amount of expenditure as above.....		221,350 68
Balance, net ledger assets December 31, 1913.....	\$	607,411 26

RISKS AND PREMIUMS.

	No.	Amount.	Premiums thereon.
Gross policies in force at date of last statement...	18,549	\$ 27,163,867	\$ 319,017 01
Taken during the year, new and renewed.....	10,089	27,047,677	285,635 38
Total.....	28,638	\$ 54,211,544	\$ 604,652 39
Deduct terminated.....	9,678	23,608,437	248,223 37
Gross in force at end of year.....	18,960	\$ 30,603,107	\$ 356,429 02
Deduct reinsured.....		801,790	8,956 83
Net in force at Dec. 31, 1913.....	18,960	\$ 29,801,317	\$ 347,472 14

SESSIONAL PAPER No. 8

QUEEN INSURANCE COMPANY OF AMERICA.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1913.

President—EDWARD F. BEDDALL.

Secretary—N. S. BARTOW.

Principal Office—New York.

Agent in Canada—WILLIAM MACKAY.

Head Office in Canada—

1709 Notre Dame St., Montreal.

(Incorporated Sept. 11, 1891. Commenced business in Canada Nov. 1, 1891.)

CAPITAL.

Amount of joint stock capital authorized, subscribed for and paid up in cash.....\$ 1,000,000 00

ASSETS IN CANADA.

Stocks and bonds in deposit with the Receiver General:—

	Par value.	Market value.
City of Halifax permanent stock, 5 p.c.....	\$ 60,000 00	\$ 62,400 00
New Zealand stock, 1929, 4 p.c.....	48,666 67	47,693 33
Province of Quebec inscribed stock, 1937, 3 p.c.....	30,416 65	24,029 17
Province of Manitoba Drainage debts., 1935, 4 p.c.....	35,000 00	32,550 00
Province of Manitoba Drainage debts., 1937, 4 p.c.....	5,000 00	4,600 00
Canadian Northern Railway bonds (g'teed. by Prov. Manitoba), 1930, 4 p.c.....	48,666 67	43,800 00
City of Toronto Consol. deb., 1929, 3½ p.c.....	48,666 67	41,853 33
City of Toronto Gen. Cons. Loan debts., 1948, 4 p.c.....	35,040 00	30,484 80
City of Montreal deb. stock, 1942, 3½ p.c.....	34,066 67	27,594 00
City of Montreal Sinking Fund debts., 1942, 4 p.c.....	70,000 00	62,360 00
City of Ottawa bonds, 1928, 3½ p.c.....	30,000 00	26,100 00
City of Winnipeg debts., 1919, 4 p.c.....	12,000 00	11,400 00
Montreal Harbour debts., 1924, 4 p.c.....	10,000 00	9,400 00
Province of Ontario bonds, 1936, 3½ p.c.....	40,000 00	35,600 00
Province of Ontario debts., 1939, 4 p.c.....	30,000 00	28,500 00
City of Victoria debts., 1918, 4 p.c.....	20,000 00	19,200 00
City of St. Henri school debts., 1949, 4½ p.c.....	32,000 00	31,040 00

Total on deposit with Receiver General.....\$ 589,523 33 \$ 538,544 63

Carried out at market value.....\$ 538,544 63

Cash at head office in Canada.....7,423 51

Cash in banks, viz.:—

Royal Bank, Halifax.....	\$ 6,652 41
Dominion Bank, Montreal.....	9,050 48
" " Winnipeg.....	4,888 41
" " Calgary.....	3,082 10

Total cash in banks.....23,673 40

Interest accrued.....7,403 99

Agents' balances and premiums outstanding (\$937.03 on business prior to Oct. 1, 1913) fire..55,902 25

Agents' balances, automobile.....3,451 71

Office furniture and plans.....3,000 00

Total assets in Canada.....\$ 639,399 49

LIABILITIES IN CANADA.

For Fire Risks.

Net amount of losses, unadjusted.....	\$ 33,337 00
" " resisted, in suit.....	10,000 00

Net amount of unsettled claims for fire losses (of which \$13,772.00 accrued prior to 1913).....\$ 43,337 00

For Automobile Risks.

Net amount of unadjusted automobile claims.....\$ 10,140 00

Total net amount of unsettled claims for losses.....\$ 53,477 00

4 GEORGE V., A. 1914

QUEEN—Continued.

LIABILITIES IN CANADA—Concluded.

Reserve of unearned premiums: fire, \$453,467.80; other, \$26,340.42; total, \$479,808.22; carried out at 80 per cent thereof.....	\$ 383,846 57
Due for return premiums, \$23.58; reinsurance, \$1,262.75.....	1,286 33
Due and accrued for salaries, rent, etc.....	95 33
Due and accrued for taxes, fire, \$6,187.44; other, \$424.92.....	6,612 36
Total liabilities in Canada.....	<u>\$ 445,317 59</u>

INCOME IN CANADA.

Fire Risks.

Gross cash received for premiums.....	\$ 698,156 01
Deduct reinsurance, \$17,939.96; and return premiums, \$85,244.38; bad debts, \$112.84.....	103,297 18
Net cash received for said premiums.....	<u>\$ 594,858 83</u>

Automobile Risks.

Gross cash received for premiums.....	\$ 68,476 99
Deduct return premiums.....	15,058 14
Net cash received for said premiums.....	<u>\$ 53,418 85</u>

Inland Transportation Risks.

Net cash received for inland transportation premiums.....	\$ 44 82
Total net cash received for all premiums.....	\$ 648,322 50
Received for interest on investments.....	23,651 28
Total income in Canada.....	<u>\$ 671,973 78</u>

EXPENDITURE IN CANADA.

Fire Risks.

Amount paid for losses occurring in previous years.....	\$ 16,365 97
Deduct savings, salvage and reinsurance.....	238 33
Net amount paid for said losses.....	<u>\$ 16,127 64</u>
Amount paid for losses occurring during the year.....	\$ 347,171 43
Deduct savings, salvage and reinsurances.....	10,611 21
Net amount paid for said losses.....	<u>\$ 336,560 22</u>
Total net amount paid for fire losses.....	<u>\$ 352,687 86</u>

Automobile Risks.

Net amount paid for claims occurring in previous years.....	\$ 918 32
Amount paid for claims occurring during the year.....	\$ 27,369 46
Deduct salvages and reinsurances.....	1,132 00
Net amount paid during the year for said claims.....	<u>\$ 26,237 46</u>
Total net amount paid for automobile claims.....	<u>\$ 27,155 78</u>
Total net amount paid for all losses.....	\$ 379,843 64
Commission or brokerage, fire, \$112,679.44; other, \$9,516.67.....	122,196 11
Paid for salaries, head office officials, fire, \$5,366.66; other, \$2,100.78; do. for agents, \$35,532.41; auditors' fees, \$231.83; travelling expenses, \$349.08.....	43,580 76
Taxes, fire, \$9,980.53; other, \$330.34.....	10,310 87
Miscellaneous payments, fire, viz.:—Postage, express and telegrams, telephones and express, \$3,852.76; printing and stationery, \$6,782.72; advertising, \$1,181.26; Underwriters' Association, \$5,916.90; rent, \$5,543.95; maps and plans, \$1,679.28; office furniture and fixtures, \$791.30; legal expenses, \$25.63; sundries and general office expenses, \$1,633.25; inspections and surveys, \$2,044.03.....	29,451 03

SESSIONAL PAPER No. 8

QUEEN—Continued.

EXPENDITURE IN CANADA—Concluded.

Miscellaneous payments, other, viz.: Advertising, \$3; postage, telegrams, telephones and express, \$44.43; printing and stationery, \$235.11; Underwriters' Association, \$243.44; sundries and office expenses, \$355.29; furniture and fixtures, \$3.30; inspection, \$9.....	\$ 893 57
Total expenditure in Canada.....	\$ 586,276 03

RISKS AND PREMIUMS IN CANADA.

<i>Fire Risks.</i>	Amount.	Premiums thereon.
Gross policies in force at date of last statement.....	\$ 73,158,259	\$ 951,841 11
Policies taken during the year, new and renewed.....	55,326,806	700,834 56
Total.....	\$128,485,065	\$1,652,675 67
Deduct terminated.....	55,434,490	735,880 62
Gross in force at end of year.....	\$ 73,050,575	\$ 916,795 05
Deduct reinsured.....	2,264,025	24,257 20
Net in force at December 31, 1913.....	\$ 70,786,550	\$ 892,537 85
<i>Automobile Risks.</i>		
Gross policies in force at date of last statement.....	\$ 1,473,925	\$ 36,422 63
Taken during the year, new and renewed.....	2,833,955	69,699 90
Total.....	\$ 4,307,880	\$ 106,122 53
Deduct terminated.....	2,126,820	53,441 68
Gross and net in force at December 31, 1913.....	\$ 2,181,060	\$ 52,680 85
<i>Inland Transportation Risks.</i>		
Policies taken during the year, new and renewed.....	\$ 190,750	\$ 44 82
Deduct terminated.....	190,750	44 82

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1913.

LEDGER ASSETS.

Mortgage loans on real estate, first liens.....	\$ 65,000 00
Book value of stocks and bonds owned by the company.....	9,170,188 35
Cash on hand, in trust companies and banks.....	496,890 64
Agents' balances and bills receivable.....	762,136 26
Total ledger assets.....	\$10,494,215 25

NON-LEDGER ASSETS.

Interest due and accrued.....	\$ 92,036 97
Gross assets.....	\$10,586,251 92
Deduct assets not admitted.....	606,238 77
Total admitted assets.....	\$ 9,980,013 15

LIABILITIES.

Net amount of unpaid losses and claims.....	\$ 390,032 20
Total unearned premiums.....	4,500,644 41
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued.....	992 59
Federal, State and other taxes, due or accrued (estimated).....	95,762 69
Contingent commissions or other charges due or accrued.....	22,807 77
Pension obligations.....	30,765 00
Total liabilities, excluding capital stock.....	\$ 5,041,004 66
Capital stock paid up in cash.....	1,000,000 00
Surplus beyond liabilities, including capital stock.....	3,939,008 49
Total liabilities.....	\$ 9,980,013 15

4 GEORGE V., A. 1914

QUEEN—*Concluded.*

INCOME.

Net cash received for premiums.....	\$ 4,968,750 41
Interest and dividends.....	375,438 85
From agents' balances previously charged off	2 03
Gross profit on sale or maturity of bonds and stocks.....	1,249 37
Total income.....	<u>\$ 5,345,440 71</u>

DISBURSEMENTS.

Net amount paid for losses.....	\$ 2,658,320 44
Expenses of adjustment and settlement of losses.....	70,026 76
Cash dividends paid stockholders.....	300,000 00
Commission or brokerage.....	939,971 84
Allowances to local agencies for miscellaneous agency expenses.....	14,579 95
Salaries, fees and all other charges of officers, directors, trustees and home office employees	344,575 96
Salaries, \$107,764.48, and expenses, \$70,402.88; of special and general agents.....	178,167 56
Rent.....	43,268 06
Underwriters' boards and tariff associations.....	50,928 15
Fire department, fire patrol and salvage corps assessments, fees, taxes and expenses.....	30,148 94
Inspections and surveys.....	29,613 32
State taxes on premiums, Insurance Department licenses and fees.....	100,025 50
All other licenses, fees and taxes.....	21,848 21
Agents' balances charged off.....	451 50
Gross decrease, by adjustment, in book value of bonds and stocks.....	2,649 97
All other expenditure.....	152,507 46
Total expenditure.....	<u>\$ 4,937,083 42</u>

RISKS AND PREMIUMS.

FIRE.

Fire risks written or renewed during the year.....	\$547,349,053 00
Premiums thereon.....	6,125,214 65
Amount terminated during the year.....	509,116,936 00
Premiums thereon.....	5,865,088 93
Net amount in force at December 31, 1913.....	756,679,740 00
Premiums thereon.....	<u>8,204,733 69</u>

MARINE AND INLAND.

Net amount in force at December 31, 1913.....	\$20,791,672 00
Premiums thereon.....	<u>497,159 63</u>

SESSIONAL PAPER No. 8

LA COMPAGNIE D'ASSURANCE CONTRE L'INCENDIE DE RIMOUSKI.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1913.

President—AUG. M. TESSIER.

Secretary and Manager—

Vice-President—J. A. TALBOT.

A. AUDET.

Principal Office—Rimouski, P.Q.

(Incorporated by an Act of The Parliament of Canada, 6 Edward VII, 1906, cap. 116. Dominion license issued July 19, 1907.)

CAPITAL.

Amount of joint stock capital authorized.....	\$ 1,000,000 00
Amount subscribed for.....	150,000 00
Amount paid thereon in cash.....	113,487 32

(For List of Shareholders, see Appendix.)

ASSETS.

Value of real estate.....\$ 25,000 00

Bonds and debentures owned by the company, viz:—

	Par value.	Book value.	Market value.
*Town of St. Germain de Rimouski debts, 1955-1956, 4½ p.c.....	\$ 55,000 00	\$ 55,000 00	\$ 45,100 00
Kamouraska Telephone Company debts, 1922, 5 p.c.....	20,000 00	20,000 00	20,000 00
Town of Battleford debts, 1915, 5 p.c.....	2,000 00	2,000 00	1,960 00
Town of Ladysmith debts, 1926, 6 p.c.....	3,000 00	3,000 00	2,970 00
††City of Brantford debts, 1934, 4½ p.c.....	10,000 00	10,000 00	8,800 00
Total par, book and market values.....	\$ 90,000 00	\$ 90,000 00	\$ 78,830 00

Carried out at book value.....90,000 00

Cash at head office.....1,925 51

Cash in banks, viz:—

La Banque Nationale, Rimouski, \$14,568.88; less outstanding cheques \$2,084.40.....	\$ 12,484 48
Standard Bank, Toronto, \$11,302.62; less outstanding cheques, \$717.12.....	10,585 50
Canadian Bank of Commerce, Rimouski.....	5 50
Royal Bank, Toronto.....	10 00
Carnegie Trust.....	4,653 17
La Banque Nationale, Montreal.....	1,402 62
Trust account, Toronto.....	749 79

Total cash in banks.....29,891 06

Due by Dominion Securities Corporation.....12,500 00

Total ledger assets.....\$ 159,316 57

Deduct market value of bonds under book value.....11,170 00

\$ 148,146 57

†This company was by an Order of the Superior Court of the District of Rimouski dated March 14, 1914, placed in liquidation. Theodore Meunier has been appointed liquidator.

*In deposit with Receiver General.

††\$5,000 of these debentures are held by the Ontario Government against outstanding claims of the Crown Fire Insurance Company whose policies were reinsured by the Rimouski Fire.

4 GEORGE V., A. 1914

LA COMPAGNIE DE RIMOUSKI—Continued.

OTHER ASSETS.

Interest accrued.....	\$ 249 86
Rents.....	335 28
Agents' balances and premiums uncollected (\$33,991.72 on business prior to Oct. 1, 1913)....	60,260 93
Bills receivable due by agents.....	4,498 15
Office furniture, \$1,858.56; Goad's plans, \$8,406.15.....	10,264 71
Reinsurance on claims.....	24,311 27
Due by Calgary Fire Insurance Company in liquidation.....	7,832 18
Gross assets.....	\$ 255,898 95
Deduct assets not admitted.....	79,637 12
Net assets.....	\$ 176,261 83

LIABILITIES.

(1) Liabilities in Canada.

Net amount of losses adjusted and unpaid.....	\$ 43,523 71
Net amount of losses, unadjusted.....	10,107 08
Net amount of losses, resisted, in suit.....	2,300 00
Total net amount of unsettled claims.....	\$ 55,930 79
Reserve of unearned premiums, \$185,898.16; carried out at 80 per cent.....	148,718 53
Reinsurance premiums.....	16,768 31
Taxes due and accrued.....	1,665 08
Due and accrued for salaries, rent, etc.....	1,500 00
Borrowed money.....	15,000 00
Total liabilities in Canada.....	\$ 239,582 71

(2) Liabilities in other countries.

Net amount of unadjusted losses, \$918 resisted.....	\$ 4,218 00
Total liabilities in other countries.....	\$ 4,218 00
Total liabilities in all countries, except capital stock.....	\$ 243,800 71
Excess of liabilities over assets.....	\$ 67,538 88
Capital stock paid in cash.....	113,487 32

INCOME.

Gross cash received for premiums.....	\$ 360,067 08
Deduct reinsurance, \$115,217.56; and return premiums, \$45,079.58.....	160,297 14
Net cash received for said premiums.....	\$ 199,769 94
Received for interest on investments.....	3,505 78
Rents.....	879 42
Transfer fees.....	83 78
Total.....	\$ 202,155 14
Received for calls on capital.....	13,484 00
Total income.....	\$ 217,722 92

EXPENDITURE.

	In Canada.	In other countries.
Amount paid for losses occurring in previous years.....	\$ 48,994 85	\$ 6,910 02
Deduct reinsurances.....	4,608 61	
Net amount paid for said losses.....	\$ 44,386 24	\$ 6,910 02
Amount paid for losses occurring during the year.....	\$ 240,223 59	\$ 7,358 19
Deduct reinsurances and salvages.....	65,996 85	
Net amount paid for said losses.....	\$ 174,226 74	\$ 7,358 19
Total net amount paid for losses.....	\$ 218,612 98	\$ 14,268 21
Total net amount paid for losses in all countries.....	\$ 232,881 19	

SESSIONAL PAPER No. 8

LA COMPAGNIE DE RIMOUSKI—*Concluded.*EXPENDITURE—*Concluded.*

Commission or brokerage.....	\$ 54,119 94
Paid for salaries, home office officials, \$6,700; general and special agents, \$9,789.82; directors' fees, \$1,600 auditors' fees, \$200; travelling expenses, \$4,920.09.....	23,209 91
Taxes.....	4,394 05
All other expenditure; viz.:—Express, telephones, postage and telegrams, \$1,735.80; stationery, printing and advertising, \$4,346.14; maps and plans, \$28.08; legal fees, \$2,362.03; heating and lighting, \$1,014.24; expenses, western branch, \$1,759.85; collection and exchange, \$674.76; premium on guarantee bonds, \$88.08.....	12,008 98
Total expenditure.....	\$ 326,614 07

SYNOPSIS OF LEDGER ACCOUNTS.

Amount of net ledger assets, December 31, 1912.....	\$ 254,096 21
Amount of cash income as above.....	217,722 92
Total.....	\$ 471,819 13
Amount of expenditure as above.....	\$ 326,614 07
Loss on sale of securities.....	888 52
Total.....	327,502 59
Balance, net ledger assets, December 31, 1913, (\$159,316.57 less borrowed money \$15,000)...	\$ 144,316 54

RISKS AND PREMIUMS.

	IN CANADA.		IN OTHER COUNTRIES.		TOTALS IN ALL COUNTRIES	
	Amount.	Premiums.	Amount.	Premiums.	Amount.	Premiums.
	\$	\$ cts.	\$	\$ cts.	\$	\$ cts.
Gross policies in force at date of last statement...	38,618,068	558,552 00	1,025,044	19,388 55	39,643,112	577,940 55
Taken during the year, new and renewed.....	28,825,327	439,430 00	.....	.....	28,825,327	439,430 00
Total.....	67,443,395	997,982 00	1,025,044	19,388 55	68,468,439	1,017,370 55
Deduct terminated.....	32,886,207	522,386 23	1,025,044	19,388 55	33,911,251	541,774 78
Gross in force at end of year	34,557,188	475,595 77	.....	.....	34,557,188	475,595 77
Deduct reinsured.....	7,774,957	112,250 38	.....	.....	7,774,957	112,250 38
Net in force at December 31, 1913.....	26,782,231	363,345 39	.....	.....	26,782,231	363,345 39

THE ROYAL EXCHANGE ASSURANCE.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1913.

Governor—Sir NEVILLE LUBBOCK,
K.C.M.G.

Secretary—W. H. WHYMPER.

Principal Office—Royal Exchange, London, E.C.

Chief Agent in Canada—ARTHUR BARRY. Head Office in Canada—Montreal.

(Incorporated June 22, 1920. Dominion license issued November 4, 1910.)

CAPITAL.

Amount of joint stock capital authorized, £2,000,000.....	\$ 9,733,333 33
Amount subscribed for and paid up in cash, £689,219 17s. 10d.....	3,354,203 46

ASSETS IN CANADA.

Value of real estate held by the company.....	\$ 75,000 00
Amount secured by way of loans on real estate, by bond or mortgage, first liens.....	148,405 00
Bonds and debentures in deposit with the Receiver General, viz.:—	

	Par value.	Market value.
City of Calgary debts, 1931, 4½ p.c.....	\$ 7,300 00	\$ 6,789 00
City of Calgary debts., 1932, 4½ p.c.....	25,793 34	23,729 87
City of Calgary debts., 1941, 4½ p.c.....	32,120 00	29,229 20
City of Calgary debts., 1942, 4½ p.c.....	15,573 33	14,016 00
G.T.P. Ry. 1st mtge. stg. bonds (g'teed. by Dom. Gov't) 1955, 4 p.c.....	24,333 33	20,683 33
G.T.P. 1st mtge bonds (g'teed by Dom. Gov't), 1962, 3 p.c.	36,013 33	26,289 73
C.N.R. 1st mtge. (Dom. gteed. deb. stock), 1958, 3½ p.c....	19,466 67	16,352 00
C.N. Ont. Ry. 1st mtge deb. stock (g'teed by Dom. Gov't.), 1961, 3½ p.c.....	108,526 67	91,162 40
C.N. Alberta Ry. 1st mtge. deb. stock (g'teed. by Dom. Gov't.), 1960, 3½ p.c.....	29,200 00	24,528 00
St. John and Quebec Ry. 1st mtge. deb. stock, 1962, 4 p.c. (g'teed. by N.B. Govt).....	46,233 33	41,147 67
Prov. of Ontario reg'd stock, 1946, 3½ p.c.....	42,340 00	35,989 00
Prov. Saskatchewan reg'd stock, 1951, 4 p.c.....	42,826 67	38,972 27

Total on deposit with Receiver General.	\$ 429,726 67	\$ 368,888 47
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Carried out at market value.....	368,888 47
Other bonds and debentures owned by company:—	

	Par value.	Market value.
Provincial L. H. & P. Co., 1946, 5 p.c.....	\$ 25,000 00	\$ 25,000 00

Carried out at market value.....	25,000 00
Cash at head office in Canada (fire), \$15,959.52; (other), \$1,822.35.....	17,781 87
Cash in Bank of Montreal, Montreal, (fire) \$3,961.78; (other) \$337.76; Canadian Bank of Commerce, Vancouver, (fire) \$1,940.08; Bank of Br. North America, Montreal (fire) \$4,048 53; Royal Bank of Canada, Montreal, \$5,116 46	15,404 41
Rents due, \$83.34; and accrued, \$200.....	283 34
Interest due and accrued.....	12,854 86
Agents' balances and premiums uncollected, fire, (\$2,362.04 was on business prior to Oct. 1, 1913).....	35,079 55
Agents' balances and premiums due and uncollected on policies in force (other):—	
Accident.....	\$ 2,724 51
Sickness.....	1,938 45
Employers' liability.....	2,338 54
Automobile.....	1,565 47

Total, (less commission, \$2,206.80)	6,360 17
Office furniture and plans: (fire) \$7,529.18; (other) \$2,961.92.....	10,491 10

Total assets in Canada.....	\$ 715,548 77
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SESSIONAL PAPER No. 8

THE ROYAL EXCHANGE ASSURANCE—Continued.

LIABILITIES IN CANADA.

Net amount of losses, resisted in suit (fire).....	\$ 5,000 00	
Net amount of losses, unadjusted (fire).....	431 93	
“ “ “ (sickness).....	975 00	
“ “ “ (employers' liability).....	2,900 00	
“ “ “ (accident).....	885 00	
“ “ “ (automobile).....	1,250 00	
Total net amount of unsettled losses.....	\$ 11,441 93	
Reserve of unearned premiums, (fire) \$291,327.91; accident, \$6,787.89; sickness, \$5,561.79; employers' liability, \$7,102.74; automobile, \$11,319.53. Total, \$322,099.86, carried out at 80 per cent.....	257,679 89	
Due from reinsuring companies (fire) \$905.38; (other) \$246.68.....	1,152 06	
Taxes due and accrued (fire) \$4,992.62; (other) \$744.45.....	5,737 07	
Salaries, etc., due and accrued.....	1,837 72	
Agents' credit balances (other).....	1,160 55	
Total liabilities in Canada.....	\$ 279,009 22	

INCOME IN CANADA.

Fire Risks.

Gross cash received for premiums.....	\$ 482,226 97
Deduct reinsurances, \$3,650.51; and return premiums, \$72,358.60.....	76,009 11
Net cash received for said premiums.....	\$ 406,217 86

Accident Risks.

Gross cash received for premiums.....	\$ 16,135 92
Deduct reinsurance, \$691.79; and returns premiums \$2,687.48.....	3,379 27
Net cash received for said premiums.....	\$ 12,756 65

Employers' Liability Risks.

Gross cash received for premiums.....	\$ 12,619 37
Deduct return premiums,.....	1,694 43
Net cash received for said premiums.....	\$ 10,924 94

Sickness Risks.

Gross cash received for premiums.....	\$ 13,012 14
Deduct reinsurance, \$412.70; and return premiums, \$1,815.48.....	2,228 18
Net cash received for said premiums.....	\$ 10,783 96

Automobile Risks.

Gross cash received for premiums.....	\$ 25,173 70
Deduct return premiums.....	4,100 11
Net cash received for said premiums.....	\$ 21,073 59

Total net cash received for premiums.....	\$ 461,757 00
Received for interest.....	6,380 10
Received for rents.....	3,463 24

Total income in Canada.....	\$ 471,600 34
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EXPENDITURE IN CANADA.

Fire Risks.

Amount paid for losses occurring in previous years.....	\$ 358 15
Amount paid for losses occurring during the year.....	\$ 155,933 54
Deduct savings, salvage and reinsurances.....	743 13
Net amount paid for said losses.....	\$ 155,190 41
Net amount paid for fire losses.....	\$ 155,548 56

4 GEORGE V., A. 1914

THE ROYAL EXCHANGE ASSURANCE—Continued.

EXPENDITURE IN CANADA—Concluded.

Accident Risks.

Amount paid for claims occurring during the year.....	\$ 5,079 34
Deduct salvages and reinsurances.....	55 35
Net amount paid for accident claims.....	<u>\$ 5,023 99</u>

Employers' Liability Risks.

Amount paid for claims occurring in previous years.....	\$ 45 00
Amount paid for claims occurring during the year.....	3,451 90
Net amount paid for employers' liability claims.....	<u>\$ 3,496 99</u>

Sickness Risks

Net amount paid for claims occurring in previous years.....	\$ 616 07
Amount paid for claims occurring during the year.....	\$ 3,178 19
Deduct reinsurances.....	327 48
Net amount paid for said claims.....	<u>\$ 2,850 71</u>
Total net amount paid for sickness claims.....	<u>\$ 3,466 78</u>

Automobile Risks.

Net amount paid for claims occurring during the year.....	<u>\$ 3,377 71</u>
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Total net amount paid for losses.....	\$ 170,914 03
Commission or brokerage (fire) \$76,853.76; (other) \$13,633.32.....	90,487 08
Paid for salaries, head office officials, (fire) \$16,273.99; (other) \$8,852.50; directors' fees, (fire) \$725; auditors' fees, (other) \$100; travelling expenses, (fire) \$3,892.24; (other) \$1,338.28	31,182 01
Taxes, (fire) \$7,037.64; (other) \$589.70.....	7,627 34
All other payments, fire, viz.: Advertising, \$1,146.25; exchange, \$132.53; express, telephones postage and telegrams, \$1,629.34; maps and plans, \$499.85; rents, \$1,820; papers and periodicals, \$38.77; Underwriters' Boards and tariff associations, \$4,577.18; legal fees, \$172.04; printing and stationery, \$2,546.05; furniture and fixtures, \$994.15; sundry expenses, \$913.22.....	14,469 33
All other payments, viz.: Advertising, \$331.29; furniture and fixtures, \$527.09; postage, telegrams, telephones and express, \$662.71; printing and stationery, \$2,002.74; rents, \$1,374; board fees, \$175; sundries, \$92.13; general expenses, \$1,800.....	6,964 96

Total expenditure in Canada.....\$ 321,644 80

RISKS AND PREMIUMS IN CANADA.

Fire Risks.

	No.	Amount.	Premiums.
Gross policies in force at date of last statement...	7,036	\$ 30,323,931	\$ 390,260 24
Policies taken during the year, new and renewed...	12,637	43,337,873	487,552 32
Total.....	19,673	\$ 73,661,809	\$ 877,812 56
Deduct terminated.....	6,023	29,506,656	329,032 32
Gross in force at end of year.....	13,650	\$ 44,155,153	\$ 548,780 24
Deduct reinsured.....		360,841	4,225 61
Net in force at December 31, 1913.....	<u>13,650</u>	<u>\$ 43,794,312</u>	<u>\$ 544,554 63</u>

Accident Risks.

Gross policies in force at date of last statement...	165	\$ 1,101,500	\$ 5,448 22
Policies taken during the year, new and renewed...	1,356	3,237,500	17,219 56
Total.....	1,521	\$ 4,339,000	\$ 22,667 78
Deduct terminated.....	343	1,653,000	8,135 70
Gross in force at end of year.....	1,178	\$ 2,686,000	\$ 14,532 08
Deduct reinsured.....		181,500	956 29
Net in force at December, 31, 1913.....	<u>1,178</u>	<u>\$ 2,504,500</u>	<u>\$ 13,575 79</u>

SESSIONAL PAPER No. 8

THE ROYAL EXCHANGE ASSURANCE—*Concluded.*RISKS AND PREMIUMS IN CANADA—*Concluded.*

<i>Automobile Risks.</i>	No.	Amount.	Premiums.
Policies taken during the year, new.....	552	\$ 1,841,575	\$ 26,739 17
Deduct terminated.....	143	466,693	4,100 11
Gross and net in force at December 31, 1913.....	409	\$ 1,374,882	\$ 22,639 06

<i>Employers' Liability Risks.</i>	No.	Amount.	Premiums.
Gross policies in force at date of last statement...	38	\$ 370,000	\$ 5,056 24
Policies taken during the year, new and renewed..	113	1,504,500	14,452 91
Total.....	151	\$ 1,874,500	\$ 19,509 15
Deduct terminated.....	49	425,000	5,916 67
Gross and net in force at December 31, 1913.....	102	\$ 1,449,500	\$ 13,592 48

<i>Sickness Risks.</i>	No.	Amount.	Premiums.
Gross policies in force at date of last statement...	220	.....	\$ 4,720 50
Policies taken during the year, new and renewed..	727	.....	13,519 25
Total.....	947	.....	\$ 18,239 75
Deduct terminated.....	320	.....	6,535 98
Gross in force at end of year.....	627	.....	\$ 11,703 77
Deduct reinsured.....	.....	.....	580 20
Net in force at December 31, 1913.....	627	.....	\$ 11,123 57

(For General Business Statement, see Appendix.)

THE ROYAL INSURANCE COMPANY, LIMITED.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1913.

Chairman—John RANKIN.

Manager—GEO. CHAPPELL.

Principal Office—Liverpool, England.

Head Office in Canada—Montreal.

Manager in Canada—WM. MACKAY.

(Established, May 31, 1845. Commenced business in Canada, 1851.)

CAPITAL.

Joint stock capital authorized, £3,000,000 sterling.....	\$14,600,000 00
Capital stock subscribed for, £2,944,680 sterling.....	14,330,776 00
Amount paid thereon in cash, £441,702 sterling.....	2,149,616 40

ASSETS IN CANADA.

(FIRE DEPARTMENT.)

Real estate in Canada held by the Company, viz.: Building situate Notre Dame street and Place d'Armes Square, Montreal, \$450,000; building situate 27 and 29 Wellington street east, Toronto, \$75,000.....	\$ 525,000 00
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Stocks and bonds in deposit with Receiver General:—

	Par value.	Market value.
Canada stock, 1909/34, 3½ p.c.....	\$ 48,666 67	\$ 43,800 00
Canada stock, 1930/50, 3½ p.c.....	104,633 33	93,123 67
Canadian Northern Railway bonds, (g'teed. by Prov. of Manitoba), 1930, 4 p.c.....	504,186 67	453,768 00
Province of Nova Scotia bonds, 1945, 3½ p.c.....	108,040 00	89,673 20
Province of New Brunswick bonds, 1933, 3 p.c.....	77,866 67	60,736 00
Province of New Brunswick bonds, 1922, 4 p.c.....	24,500 00	23,520 00
Province of Manitoba Drainage bonds, 1937, 4 p.c.....	100,000 00	92,000 00
Province of British Columbia bonds, 1937, 3½ p.c.....	100,000 00	84,000 00
City of Victoria bonds, 1943, 4½ p.c.....	60,000 00	55,200 00

Total par and market values.....	\$1,127,893 34	\$ 995,820 87
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Carried out at market value.....	995,820 87
Cash at head office in Canada.....	1,392 17

Cash in banks, viz:—

Bank of Nova Scotia, Halifax.....	\$ 2,245 50
Royal Bank, Montreal.....	48,632 12
Molsons Bank, Montreal.....	29,240 16
Royal Bank, Winnipeg.....	3,451 54
Royal Bank, Toronto.....	1,107 33
Molsons Bank, Calgary.....	6,955 74

Total cash in banks.....	91,632 39
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Interest accrued.....	10,615 66
Rents due, \$580.05; accrued, \$4,480.35.....	5,060 40
Agents' balances and premiums uncollected (\$1,631.07 was on business prior to October 1, 1913)	154,839 48
Office furniture, fixtures, maps and plans.....	8,500 00

Total assets in Canada, fire department.....	\$ 1,792,860 97
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SESSIONAL PAPER No. 8

THE ROYAL INSURANCE COMPANY—*Concluded.*

LIABILITIES IN CANADA

(FIRE DEPARTMENT)

Total net amount of unadjusted claims for fire losses.....	\$ 135,333 00
Reserve of unearned premiums, \$1,055,791.96, carried out at 80 per cent.....	844,633 57
Taxes due and accrued.....	13,740 84
Due and accrued for salaries, rent, &c.....	143 00
Due for return premiums, \$14.40; reinsurance premiums, \$3,065.86.....	3,080 26
Total liabilities in Canada, fire department.....	<u>\$ 996,930 67</u>

INCOME IN CANADA

(FIRE DEPARTMENT)

Gross cash received for fire premiums.....	\$1,527,201 19
Deduct reinsurance, \$45,122.40; return premiums, \$190,456.16.....	235,578 56
Net cash received for fire premiums.....	<u>\$ 1,291,622 63</u>
Received for interest on investments.....	44,336 89
Rents.....	15,839 57
Total income in Canada.....	<u>\$ 1,351,799 09</u>

EXPENDITURE IN CANADA

(FIRE DEPARTMENT)

Amount paid for losses occurring in previous years.....	\$ 45,154 35
Deduct savings, salvages and reinsurance.....	6,055 18
Net amount paid for said losses.....	<u>\$ 39,099 17</u>
Amount paid for losses occurring during the year.....	\$ 679,077 46
Deduct reinsurance, savings and salvage.....	31,682 47
Net amount paid for said losses.....	<u>\$ 647,394 99</u>
Total net amount paid for fire losses.....	<u>\$ 686,494 16</u>
Paid for commission or brokerage.....	238,754 60
Paid for salaries: head office officials, \$10,733.33; do., agents, \$89,279.66; auditors' fees, \$355.04	
travelling expenses, \$1,139.82.....	101,707 85
Taxes.....	16,771 38
Miscellaneous payments, viz.: Printing and stationery, \$12,096.49; inspections and surveys, \$4,549.82; underwriters' associations, \$12,925.34; advertising, \$1,891.38; rents, \$12,662.86; postage, telegrams and express, \$7,038.22; maps and plans, \$2,838.09; office furniture and fixtures, \$2,308.88; legal expenses, \$62.83; sundries and office expenses, \$5,623.08.....	61,996 99
Total expenditure in Canada.....	<u>\$ 1,105,724 98</u>

RISKS AND PREMIUMS IN CANADA.

<i>Fire risks.</i>	Amount.	Premiums thereon.
Gross policies in force at date of last statement.....	\$181,126,597	\$2,187,514 71
Taken during the year, new and renewed.....	134,062,397	1,554,118 07
Total.....	\$315,188,994	\$3,741,632 78
Deduct terminated.....	133,176,431	1,630,921 52
Gross in force at end of year.....	\$182,012 563	\$2,110,711 26
Deduct reinsured.....	5,236,296	59,393 05
Net in force at December 31, 1913.....	<u>\$176,776,267</u>	<u>\$2,051,318 21</u>

(For General Business Statement, see Appendix.)

THE SCOTTISH UNION AND NATIONAL INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1913.

General Manager—JAMES A. COOK.

Secretary—JOHN GUNN.

Principal Office—Edinburgh, Scotland.

Chief Agent in Canada—

Head Office in Canada—Montreal.

ESINHART & EVANS.

(Organized, 1824. Incorporated, June 26, 1833. Commenced business in Canada, February, 1882.)

CAPITAL.

Amount of capital authorized, £6,000,000.....	\$29,200,000 00
Amount subscribed for, £4,886,360.....	23,780,285 33
Amount paid thereon in cash, £300,000.....	1,460,000 00

ASSETS IN CANADA.

Amount secured by way of loans on real estate in Canada, by bond or mortgage, first liens...\$ 722,475 40

Bonds and debentures in deposit with Receiver General:—

	Par value.	Market value.
City of St. John bonds, 1936, 4 p. c.....	\$ 2,000 00	\$ 1,760 00
City of Hamilton, Ont., bonds, 1934, 4 p. c.....	48,666 66	43,313 33
City of London, Ont., bonds, 1925, 4 p. c.....	25,000 00	23,000 00
City of Brantford deba., 1930, 4 p. c.....	30,000 00	26,700 00
City of Edmonton stock, 1929, 4½ p. c.....	48,666 66	44,773 33
City of St. Boniface deba., 1928, 5 p. c.....	50,310 37	48,297 96
City of Toronto St. Ry. deba., 1918, 4 p. c.....	50,000 00	48,500 00
City of Ottawa School deba., 1941, 4 p. c.....	50,000 00	44,000 00
City of Quebec bonds, 1933, 3½ p. c.....	6,000 00	5,040 00
City of Brantford L. I. bonds, 1928, 4½ p. c.....	10,000 00	9,500 00

Total on deposit with Receiver General.....\$ 320,643 69 \$ 294,884 62

Carried out at market value.....294,884 62

Cash in banks, viz:—

Imperial Bank of Canada, Toronto.....	\$ 62,758 84
Union Bank of Canada, Winnipeg.....	22,378 43

Total cash in banks.....85,137 27

Interest due, \$1,500; accrued, \$13.33.....1,513 33

Agents' balances and premiums uncollected (\$972.44 was on business prior to Oct. 1, 1913)..26,537 82

Total assets in Canada.....\$ 1,130,548 44

LIABILITIES IN CANADA.

Net amount of losses, adjusted and unpaid.....	\$ 14,254 00
Net amount of losses, unadjusted.....	2,380 00

Total net amount of unsettled claims for fire losses.....\$ 16,634 00

Reserve of unearned premiums, fire, \$289,194.68; other, \$1,137.03; total, \$290,331.71;
carried out at 80 per cent.....232,265 36

Taxes due or accrued, fire, \$3,000; other, \$12.20.....3,012 20

Total liabilities in Canada.....\$ 251,911 56

SESSIONAL PAPER No. 8

THE SCOTTISH UNION AND NATIONAL—*Concluded.*

INCOME IN CANADA.

<i>Fire Risks.</i>	
Gross cash received for premiums.....	\$ 412,139 97
Deduct reinsurance, \$7,545.09; and return premiums, \$44,755.50.....	52,300 59
Net cash received for said premiums.....	\$ 359,839 38
<i>Tornado Risks.</i>	
Gross cash received for premiums.....	\$ 1,330 79
Deduct return premiums.....	43 65
Net cash received for said premiums.....	\$ 1,287 14
Total net cash received for premiums.....	\$ 361,126 52
Received for interest on investments, including \$1,951.11, bank interest.....	50,713 61
Total income in Canada.....	\$ 411,840 13

EXPENDITURE IN CANADA.

Amount paid for fire losses occurring in previous years.....	\$ 12,544 97
Amount paid for fire losses occurring during the year.....	\$ 175,791 25
Deduct savings, salvage and reinsurance.....	8,633 14
Net amount paid for said losses.....	\$ 167,158 11
Total net amount paid for fire losses.....	\$ 179,703 08
Commission or brokerage, fire, \$78,077.33; other, \$216.09.....	78,293 42
Taxes, fire, \$5,956.61; other, \$50.00.....	6,006 61
Paid for salaries, \$12,700; travelling expenses, \$4,722.62.....	17,422 62
Miscellaneous payments, viz.: Printing and stationery, \$2,208.19; postage, telegrams and express, fire, \$1,817.30; other, \$0.05; advertising, \$131.59; maps and plans, \$2,446.25; Underwriters' Associations, local boards, &c., \$3,897.58; office expenses, \$99.96; rents, \$900; sundries, \$716.27; furniture and fixtures, \$750.....	12,967 19
Total expenditure in Canada.....	\$ 294,392 92

RISKS AND PREMIUMS IN CANADA.

<i>Fire Risks.</i>	No.	Amount.	Premiums thereon.
Gross policies in force at date of last statement.....	23,252	\$ 45,641,144	\$ 522,741 18
Taken during the year, new and renewed.....	14,989	36,611,259	416,413 01
Total.....	38,241	\$ 82,252,403	\$ 939,154 19
Deduct terminated.....	13,558	32,034,700	370,253 51
Gross in force at end of year.....	24,683	\$ 50,217,703	\$ 568,900 68
Deduct reinsured.....		1,092,020	11,392 26
Net in force at December 31, 1913.....	24,683	\$ 49,125,683	\$ 557,508 42
<i>Tornado risks.</i>			
Gross policies in force at date of last statement.....	4	\$ 22,600	\$ 115 50
Taken during the year, new and renewed.....	39	284,290	1,330 79
Total.....	43	\$ 306,890	\$ 1,446 29
Deduct terminated.....	1	1,000	43 65
Gross and net in force at December 31, 1913.....	42	\$ 305,890	\$ 1,402 64

(For General Business Statement, see Appendix.)

*THE SOVEREIGN FIRE ASSURANCE COMPANY OF CANADA.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1913.

President—CYRUS A. BIRGE.
Principal Office—Toronto.

Vice-President—THOS. BAKER.
Secretary—L. GONDER.

(Incorporated, May 16, 1905, by an Act of the Parliament of Canada, 4-5 Edward VII, chap. 159.
Dominion license issued May 11, 1906.)

CAPITAL.

Amount of capital authorized.....	\$ 2,000,000 00
Amount subscribed for.....	538,000 00
Amount paid thereon in cash.....	507,338 00

(For List of Shareholders, see Appendix.)

ASSETS.

Amount of loan secured by Aeme Fire Insurance Co. stock..... \$ 15,210 19

Bonds owned by the company, viz.:—

<i>Held by the Company.</i>	Par value.	Book value.	Market value
City of Toronto debts., 1944, 3½ p. c.....	\$ 36,500 00	\$ 33,762 50	\$ 28,835 00
Town of Gananoque debts., 1935, 4 p. c.....	20,000 00	19,576 00	16,800 00
City of Calgary debts., 1926, 4½ p. c.....	1,000 00	939 10	940 00
	<u>\$ 57,500 00</u>	<u>\$ 54,277 60</u>	<u>\$ 46,575 00</u>

In deposit or with Trustees, United States.

City of New York, gold bonds, 1959, 4 p. c..	\$ 50,000 00	\$ 50,250 00	\$ 47,500 00
City of New York, additional water stock bond, 1915, 3½ p. c.....	1,000 00	974 80	990 00
City of New York, additional water stock bonds, 1916, 3½ p. c.....	7,000 00	6,792 10	6,860 00
City of New York, Street and Park, 1918, 3½ p. c.....	10,000 00	9,619 00	9,700 00
City of New York, gold bonds, 1960, 4½ p.c....	143,000 00	145,507 50	141,570 00
City of Nampa, Idaho, Imp. bonds, 1913, 7 p. c.....	4,000 00	4,000 00	4,000 00

Total outside of Canada..... \$ 215,000 00 \$ 217,143 40 \$ 210,620 00

Total par, book and market values..... \$ 272,500 00 \$ 271,421 00 \$ 257,195 00

Carried out at book value..... 271,421 00
Cash on hand at head office..... 237 54

Cash in banks and trust companies, viz.:—

London City & Midland Bank, Limited, London, Eng.....	\$ 1 20
Empire Trust Co., New York.....	12 51

Total cash in banks and trust companies..... 13 71

Total ledger assets..... \$ 286,882 44

Market value of bonds under book value..... 14,226 00

\$ 272,656 44

*This company has reinsured all its risks with the Phoenix Ins. Co. of Hartford and its deposit with the Receiver General was released on December 30, 1913.

SESSIONAL PAPER No. 8

THE SOVEREIGN FIRE—Continued.

OTHER ASSETS.

Interest due and accrued.....	\$ 3,100 28
Agents' balances (on business prior to Oct. 1, 1913.).....	12,917 52
Office furniture and plans.....	3,177 49
Due for reinsurance losses.....	7,328 15
Due from other companies.....	3,768 00
Total assets.....	<u>\$ 302,947 88</u>

LIABILITIES.

(1) Liabilities in Canada.

Net amount of unadjusted losses.....	\$ 172 16
Premium reserve fund deposit.....	4,429 36
Bills payable, Bank of Hamilton, 6½ p.c. demand notes.....	123,900 91
Bank overdraft.....	19,371 18
Total liabilities in Canada.....	<u>\$ 147,873 60</u>

(2) Liabilities in other Countries.

Net amount of losses, unadjusted.....	\$ 3,919 25
Net amount of losses, resisted, in suit.....	6,447 50
Total amount of unsettled losses.....	\$ 10,366 75
Reserve of unearned premiums, estimated.....	1,000 00
Suspense payments not located.....	34 86
Total liabilities in other countries.....	<u>\$ 11,401 61</u>
Total liabilities in all countries, except capital stock.....	<u>\$ 159,275 21</u>
Excess of assets over liabilities.....	\$ 143,672 67
Capital stock paid in cash.....	<u>507,388 00</u>

INCOME.

	In Canada.	In other countries.
Gross cash received for premiums.....	\$ 133,103 69	\$ 4,395 67
Deduct reinsurance, and return premiums.....	149,181 05	171,002 17
	<u>\$ -16,077 36</u>	<u>\$ -166,606 50</u>
Total net cash received for premiums in all countries.....		\$ -182,683 86
Received for interest on investments.....		9,245 43
Total.....		<u>\$ -173,438 43</u>
Received for calls on capital.....		1,284 00
Total income.....		<u>\$ -172,154 43</u>

EXPENDITURE.

	In Canada.	In other countries.
Amount paid for losses occurring in previous years.....	\$ 9,726 68	\$ 82,224 44
Deduct reinsurance, savings and salvages.....	5,827 06	4,931 31
Net amount paid for said losses.....	\$ 3,899 62	\$ 77,293 13
Amount paid for losses occurring during the year.....	\$ 104,126 70	\$ 48,427 30
Deduct reinsurance, savings and salvages.....	52,157 36	6,274 77
Net amount paid for said losses.....	\$ 51,969 34	\$ 42,152 53
Total net amount paid for losses.....	<u>\$ 55,868 96</u>	<u>\$ 119,445 66</u>
Total net amount paid for losses in all countries.....		<u>\$ 175,314 62</u>

4 GEORGE V., A. 1914

THE SOVEREIGN FIRE—*Concluded.*EXPENDITURE—*Concluded.*

Loss expenses.....	\$ 5,146 91
Commission or brokerage.....	-64,048 31
Salaries H. O. officials, \$28,056.91; auditors' fees, \$850.63; travelling expenses, \$5,170.65; trustees' fees, \$250.....	34,328 19
Taxes.....	8,315 66
Premium on capital returned.....	12,000 00
All other payments, viz.: Advertising, \$996.71; fire departments, patrol and salvage corps assessments, \$210.19; legal fees, \$6,686.87; postage, telegrams, telephone and express, \$1,989.60; printing and stationery, \$633.03; rents, \$5,490.44; underwriters' boards and tariff associations, \$1,125.26; subscriptions and bonuses, \$376.95; stock sale expenses, \$1,271.45; inspections and surveys, \$59.01; sundries, \$2,614.81. Total, \$21,454.32, less furniture and maps sold, \$1,866.68.....	19,587 64
Total expenditure.....	\$ 190,644 71

SYNOPSIS OF LEDGER ACCOUNTS.

Amount of ledger assets, December 31, 1912.....	\$ 570,750 24
Amount of income as above.....	-172,154 43
Total.....	\$ 398,595 81
Amount of expenditure as above.....	\$ 190,644 71
Amount written off ledger assets not included in expenditure, Acme Loan, \$37,339.14; loss on sale of securities, \$31,465.82.....	68,804 96
Total.....	\$ 250,449 67
Balance net ledger assets, December 31, 1913, (\$286,882.44 less borrowed money \$143,272.09; suspense account, \$34.86 and reserve deposit \$4,429.35).....	\$ 139,146 14

RISKS AND PREMIUMS.

	IN CANADA.		IN OTHER COUNTRIES.		TOTALS IN ALL COUNTRIES	
	Amount.	Premiums thereon.	Amount.	Premiums thereon.	Amount.	Premiums thereon.
Gross policies in force at date of last statement....	\$ 17,305,537	\$ cts. 235,769 54	\$ 38,132,331	\$ cts. 463,279 59	\$ 55,437,868	\$ cts. 699,049 13
Deduct terminated and reinsured.....	17,305,537	235,769 54	38,132,331	463,279 59	55,437,868	699,049 13
Net in force at Dec. 31, 1913	None	None	None	None	None	None

SESSIONAL PAPER No. 8

SPRINGFIELD FIRE AND MARINE INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1913.

President—A. W. DAMON.

Secretary—W. J. MACKAY.

Chief Agent in Canada—JOSEPH MURPHY.

Principal Office—Springfield, Mass.

Head Office in Canada—Toronto.

(Incorporated, April 24, 1849. Dominion license issued November 5, 1908.)

CAPITAL.

Amount of joint stock capital authorized, subscribed for and paid up in cash.....\$ 2,500,000 00

ASSETS IN CANADA.

Bonds and debentures on deposit with Receiver General, viz.:—

	Par value.	Market value
City of Montreal Catholic School debts., 1948, 4 p.c.....	\$ 25,000 00	\$ 21,000 00
City of Montreal Protestant School debts., 1938, 4 p.c.....	25,000 00	21,750 00
City of Winnipeg Local Imp. Bonds, 1925, 4 p.c.....	25,000 00	23,000 00
City of Winnipeg, Maryland St. Bridge debts., 1925, 4 p.c....	30,000 00	27,600 00
City of Winnipeg Water works debts., 1934, 4 p.c.....	5,000 00	4,400 00
Town of Westmount, P. Q., debts., 1947, 4½ p.c.....	35,000 00	32,900 00
Town of Outremont School debts., 1950, 4½ p.c.....	50,000 00	44,500 00
City of Victoria debts., 1951, 4 p.c.....	15,000 00	12,450 00
City of Victoria debts., 1938, 4½ p.c.....	30,000 00	27,900 00
City of Brantford debts., 1942, 4½ p.c.....	60,000 00	55,800 00
City of Hamilton, debts., 1932, 4 p.c.....	12,000 00	10,800 00
Total par and market values.....	\$ 312,000 00	\$ 282,100 00

Carried out at market value.....	\$ 282,100 00
860 shares Canadian Pacific Ry. Co's stock, par value \$86,000; market value.....	178,020 00
Agent's balances and outstanding premiums (\$783.42 on business prior to Oct. 1, 1913).....	82,157 67
Interest accrued.....	3,220 37

Total assets in Canada.....\$ 545,498 04

LIABILITIES IN CANADA.

Total net amount of claims for fire losses, unadjusted.....	\$ 42,781 18
Reserve of unearned premiums—	
Fire.....	\$ 272,352 23
Tornado.....	8,319 49
Sprinkler leakage.....	141 25

Total \$280,812.97; carried out at 80 per cent.....224,650 38

Taxes due and accrued.....3,843 80

Total liabilities in Canada.....\$ 271,275 36

INCOME IN CANADA.

Fire Risks.

Gross cash received for premiums.....	\$ 477,285 23
Deduct reinsurance, \$9,781.31; and return premiums, \$93,449.04.....	103,230 35
Net cash received for said premiums.....	\$ 374,054 88

SPRINGFIELD FIRE AND MARINE—Continued.

INCOME IN CANADA—Concluded.

<i>Tornado Risks.</i>	
Gross cash received for premiums.....	\$ 8,617 43
Deduct reinsurance, \$307.50; return premiums, \$940.89.....	1,248 39
Net cash received for said premiums.....	\$ 7,369 04
<i>Sprinkler Leakage Risks.</i>	
Cash received for said premiums.....	\$ 60 00
Total net cash received for all premiums.....	\$ 381,483 92
Received for interest on investments and dividends on stocks.....	19,638 70
Total income in Canada.....	\$ 401,122 62

EXPENDITURE IN CANADA.

Amount paid for fire losses occurring in previous years.....	\$ 34,523 72
Amount paid for fire losses occurring during the year.....	\$ 188,706 34
Deduct savings, salvage and reinsurance.....	3,526 90
Net amount paid for said losses.....	\$ 185,179 44
Total net amount paid for fire losses.....	\$ 219,703 16
Paid or allowed for commission or brokerage, fire, \$77,139.44; other, \$1,904.28.....	79,043 72
Paid for salaries of agents, \$5,215.80; travelling expenses, \$5,209.52.....	10,425 32
Paid for taxes.....	5,960 79
All other expenditure, viz.: postage, telegrams, telephones, express, and duties, \$1,782.62; board associations, \$2,594.31; printing and stationery, \$208.45; advertising, \$586.91; maps and plans, \$2,445.69; appraisal fees and expenses, \$2,547.05; inspections and surveys, \$687.23; legal expenses, \$12.50.....	10,864 76
Total expenditure in Canada.....	\$ 325,997 75

RISKS AND PREMIUMS IN CANADA.

<i>Fire Risks.</i>	Amount.	Premiums thereon.
Gross policies in force at date of last statement.....	\$ 28,363,498	\$ 336,972 07
Taken during the year, new and renewed.....	61,055,078	534,913 13
Total.....	\$ 89,418,576	\$ 871,885 20
Deduct terminated.....	37,277,102	375,649 73
Gross in force at end of year.....	\$ 52,141,474	\$ 496,235 47
Deduct reinsured.....	598,100	4,881 49
Net in force at December 31, 1913.....	\$ 51,543,374	\$ 491,353 98
<i>Tornado Risks.</i>		
Gross policies in force at date of last statement.....	\$ 1,187,140	\$ 6,342 40
Taken during the year.....	1,592,827	8,617 43
Total.....	\$ 2,779,967	\$ 14,959 83
Deduct terminated.....	332,880	1,942 96
Gross in force at end of year.....	\$ 2,447,087	\$ 13,016 87
Deduct reinsured.....	169,746	870 53
Net in force at December 31, 1913.....	\$ 2,277,341	\$ 12,146 34
<i>Sprinkler Leakage Risks.</i>		
Gross policies in force at date of last statement.....	\$ 29,500	\$ 346 00
Taken during the year.....	13,500	60 00
Total.....	\$ 43,000	\$ 406 00
Deduct terminated.....	21,000	123 50
Gross and net in force at December 31, 1913.....	\$ 22,000	\$ 282 50
Total net amount in force.....		\$53,842,715 00
Total premiums thereon.....		503,782 82

SESSIONAL PAPER No. 8

SPRINGFIELD FIRE AND MARINE—Continued.

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1913.

INCOME.

Net cash received for premiums.....	\$ 5,743,117 84
Interest and dividends.....	426,022 33
Rent.....	18,000 00
Agents' balances previously charged off.....	2 45
Gross profit on sale or maturity of stocks.....	18,893 00
Increase in liabilities on account of reinsurance treaties.....	2,280 05
All other income.....	10,451 37
Total income.....	\$ 6,218,767 04

DISBURSEMENTS.

Net amount paid for losses.....	\$ 2,992,851 40
Expenses of adjustment and settlement of losses.....	48,160 12
Commission or brokerage.....	1,100,274 46
Allowances to local agencies for miscellaneous agency expenses.....	22,702 62
Salaries, \$194,822.29; and expenses, \$134,276.14; of special and general agents.....	329,098 43
Salaries, fees and all other charges of officers, directors, trustees and home office employees.....	332,514 75
Rents.....	35,386 76
Underwriters' boards and tariff associations.....	57,078 38
Fire department, patrol and salvage corps assessments, fees, taxes and expenses.....	31,795 49
Inspections and surveys.....	39,270 49
Taxes on real estate.....	4,795 30
State taxes on premiums, Insurance Department licenses and fees.....	126,765 86
All other licenses, fees and taxes.....	32,045 77
Stockholders for interest or dividends.....	200,000 00
Agents' balances charged off.....	2,897 04
Gross loss on sale or maturity of bonds and stocks.....	1,996 75
Gross decrease, by adjustment, in book value of stocks.....	17,913 00
Transferred from surplus to capital account by stock dividend in July, 1913.....	500,000 00
All other disbursements.....	172,012 19
Total disbursements.....	\$ 6,047,558 81

LEDGER ASSETS.

Book value of real estate.....	\$ 300,000 00
Mortgage loans on real estate, first liens.....	1,994,970 00
Book value of bonds and stocks.....	6,761,361 32
Cash on hand, in trust companies and in banks.....	826,371 56
Agents' balances.....	1,108,259 46
Total ledger assets.....	\$10,990,962 34

NON-LEDGER ASSETS.

Interest accrued.....	\$ 61,012 52
Gross assets.....	\$11,051,974 86
Deduct assets not admitted.....	108,071 98
Total admitted assets.....	\$10,943,902 88

LIABILITIES.

Net amount of unpaid losses and claims.....	\$ 483,024 63
Total unearned premiums.....	5,286,834 80
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued.....	15,000 00
Federal, State and other taxes due or accrued (estimated).....	50,000 00
Funds held for Munich Reinsurance Co. under treaty.....	259,502 34
Interest due or accrued on above.....	5,167 25
Contingent commissions or other charges due or accrued.....	13,600 00
Total amount of all liabilities, except capital stock.....	\$ 6,112,529 02
Capital stock paid up in cash.....	2,500,000 00
Surplus over all liabilities.....	2,331,373 86
Total liabilities.....	\$10,943,902 88

4 GEORGE V., A. 1914

SPRINGFIELD FIRE AND MARINE—*Concluded.*

RISKS AND PREMIUMS.

Amount of fire risks written or renewed during the year.....	\$747,307.942 00
Premiums thereon.....	8,279,448 15
Amount of risks terminated during the year.....	655,025,617 00
Premiums thereon.....	7,560,249 85
Net amount in force, December 31, 1913.....	916,231,679 00
Premiums thereon.....	10,070,731 22

SESSIONAL PAPER No. 3

ST. PAUL FIRE AND MARINE INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1913.

President—F. R. BIGELOW. Secretary—A. W. PERRY.
 Chief Agents in Canada—DALE & Co.
 Principal Office—St. Paul, Minn. Head Office in Canada—Montreal.
 (Incorporated, May, 1865. Dominion license issued, September 14, 1907.)

CAPITAL.

Amount of joint stock capital authorized.....	\$ 2,000 000 00
Amount subscribed for and paid up in cash.....	500,000 00

ASSETS IN CANADA.

Bonds and debentures on deposit with the Receiver General, viz.:—

	Par value.	Market value.
City of Galt debts., 1946, 4 p.c.....	\$ 51,000 00	\$ 42,330 00
City of Hamilton Water bonds, 1927, 4 p.c.....	35,000 00	32,200 00
City of Hamilton Special bonds, 1937, 4 p.c.....	15,000 00	13,200 00
Province of Manitoba debts, 1937, 4 p.c.....	2,000 00	1,840 00
City of Fort William debts., 1940, 4½ p.c.....	10,000 00	8,900 00
City of St. Boniface debts., 1942, 5 p.c.....	25,000 00	23,500 00
City of Toronto L. I. debts., 1922, 4 p.c.....	100,000 00	94,000 00
Total par and market values.....	\$ 238,000 00	\$ 215,970 00

Carried out at market value.....	\$ 215,970 00
Cash at head office, other than fire.....	96 17
Agents' balances and outstanding premiums, fire, (\$252.77 was on business prior to Oct. 1, 1913).....	21,213 21
Interest accrued.....	735 67
Total assets in Canada.....	\$ 238,015 05

LIABILITIES IN CANADA.

Net amount of losses, adjusted and unpaid (fire).....	\$ 1,977 70
Net amount of losses, unadjusted (fire).....	9,707 01
Total net amount of unsettled fire losses (of which \$675 accrued in previous years).....	\$ 11,684 71
Net amount of losses, unadjusted (automobile).....	2,231 55
Total net amount of unsettled claims for all losses.....	\$ 13,916 26
Reserve of unearned premiums, viz.:—	
Fire.....	\$ 149,733 42
Automobile.....	21,435 62
Inland transportation.....	237 03
Tornado.....	2,309 25
Total, \$173,715.32; carried out at 80 per cent.....	138,972 26
Taxes due and accrued.....	3,500 00
Total liabilities in Canada.....	\$ 156,388 52

4 GEORGE V., A. 1914

ST. PAUL FIRE AND MARINE—*Continued.*

INCOME IN CANADA.

Fire Risks.

Gross cash received for premiums.....	\$ 273,811 29
Deduct reinsurance, \$7,047.87; and return premiums, \$42,108.54.....	49,156 41
Total net cash received for fire premiums.....	\$ 224,654 88

Automobile Risks.

Gross cash received for premiums.....	\$ 49,755 89
Deduct return premiums.....	8,884 28
Total net cash received for automobile premiums.....	\$ 40,871 61

Inland Transportation Risks.

Gross cash received for premiums.....	\$ 1,852 71
Deduct reinsurance, \$1.65; and return premiums, \$153.93.....	155 58
Total net cash received for inland transportation premiums.....	\$ 1,697 13

Tornado Risks.

Total net cash received for tornado premiums.....	\$ 2,207 10
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Total net cash received for all premiums.....	\$ 269,430 72
Received for interest on investments.....	14,265 00

Total income in Canada.....	\$ 283,695 72
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EXPENDITURE IN CANADA.

Fire Risks.

Amount paid for losses occurring in previous years.....	\$ 6,859 89
Amount paid for losses occurring during the year.....	\$ 102,789 67
Deduct reinsurances.....	1,249 33
Net amount paid for said losses.....	\$ 101,540 34
Total net amount paid for fire losses.....	\$ 108,400 23

Automobile Risks.

Amount paid for losses occurring in previous years.....	\$ 821 15
Amount paid for losses occurring during the year.....	21,409 55
Total net amount paid for automobile losses.....	\$ 22,230 70

Inland Transportation Risks.

Amount paid for claims occurring in previous years.....	\$ 66 01
Amount paid for claims occurring during the year.....	\$ 355 50
Deduct salvages and reinsurances.....	2 75
Net amount paid for said losses.....	\$ 352 75
Total net amount paid for inland transportation losses.....	\$ 418 76

Tornado Risks.

Net amount paid for losses occurring in previous years.....	\$ 25 00
Amount paid for losses occurring during the year.....	\$ 646 02
Deduct salvages and reinsurances.....	8 33
Net amount paid for said losses.....	\$ 637 69
Total net amount paid for tornado losses.....	\$ 662 69

Total net amount paid for all losses.....	\$ 131,712 38
Paid for commission or brokerage, fire, \$48,844.04; other, \$10,415 55.....	59,259 59
Paid for salaries of head office officials, \$2,000; travelling expenses, \$2,969 89.....	4,969 89
Taxes, fire, \$3,678.57, other, \$91.53.....	3,770 10

SESSIONAL PAPER No. 8

ST. PAUL FIRE AND MARINE—Continued.

EXPENDITURE IN CANADA—Concluded.

AD other payments, (fire) viz.: Stationery and printing, \$43.80; postage, telegrams, telephones and express, \$857.20; advertising, \$324.03; maps and plans, \$233.31; office expenses, \$134.40; duty and collection expenses, \$334.53; adjusting expenses, \$371.76; Underwriters' Boards, \$2,370.26; rents, \$265.50; legal expense, \$103.72; commercial reports, \$25; furniture and fixtures, \$64.70.....	\$ 5,133 21
AP other payments, (other) viz: postage, telegrams, telephones and express, \$125.18; inspection of risks, \$14; loss adjustments, \$666.45.....	805 63
Total Expenditure in Canada.....	\$ 205,650 80

RISKS AND PREMIUMS IN CANADA.

<i>Fire Risks.</i>	No.	Amount.	Premiums thereon.
Gross policies in force at date of last statement.....		\$ 16,650,157	\$ 240,330 00
Taken during the year, new and renewed.....		21,103,584	275,683 40
Total.....		\$ 37,753,741	\$ 516,013 40
Deduct terminated.....		15,635,122	219,753 40
Gross in force at end of year.....		\$ 22,118,619	\$ 296,260 00
Deduct reinsured.....		453,960	8,431 00
Net in force at December 31, 1913.....		\$ 21,664,659	\$ 287,829 00

Inland Transportation Risks.

Gross policies in force at date of last statement...	26	\$ 40,110	\$ 194 65
Taken during the year, new.....	9,956	480,996	1,819 62
Total.....	9,982	\$ 521,106	\$ 2,014 27
Deduct terminated.....	9,942	484,015	1,540 20
Gross and net in force at December, 31, 1913.....	40	\$ 37,091	\$ 474 07

Tornado Risks.

Gross policies in force at date of last statement...	83	\$ 240,800	\$ 970 00
Taken during the year.....	172	488,718	2,207 10
Gross and net in force at December 31, 1913.....	255	\$ 729,518	\$ 3,177 10

Automobile Risks.

Gross policies in force at date of last statement...	600	\$ 869,722	\$ 21,255 07
Taken during the year, new and renewed.....	1,441	2,180,613	50,952 16
Total.....	2,041	\$ 3,050,335	\$ 72,207 23
Deduct terminated.....	1,009	1,408,374	29,335 98
Gross and net in force at December 31, 1913.....	1,032	\$ 1,641,961	\$ 42,871 25

Total net amount in force (Fire, Inland Transportation, Tornado and Automobile).....	\$24,073,229 00
Total net premiums thereon.....	334,351 42

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1913.

INCOME.

Net cash received for premiums.....	\$ 6,109,854 65
Interest and dividends.....	372,122 21
Rents.....	17,111 26
Agents' balances charged off.....	2,718 47
Profit on sale or maturity of bonds.....	1,098 61
Increase in liabilities on account of reinsurance treaties.....	11,914 60
From other sources.....	7,605 00
Total income.....	\$ 6,522,424 80

4 GEORGE V., A. 1914

ST. PAUL FIRE AND MARINE—*Concluded.*

DISBURSEMENTS.

Net amount paid for losses.....	\$ 3,306,440 18
Expenses of adjustment and settlement of losses.....	69,848 87
Interest or dividends to stockholders.....	100,000 00
Commission or brokerage.....	1,453,574 17
Allowances to local agencies for miscellaneous agency expenses.....	6,865 56
Salaries, \$65,643.39; and expenses, \$145,189.83; of special and general agents.....	210,833 22
Salaries, fees and all other charges of officers, directors, trustees and home office employees.....	122,905 45
Rents.....	12,963 50
Underwriters' boards and tariff associations.....	11,570 41
Fire department, patrol and salvage corps assessments, fees, taxes and expenses.....	5,653 69
Inspections and surveys.....	23,767 52
Taxes on real estate.....	3,460 39
State taxes on premiums, Insurance Department licenses and fees.....	149,779 31
All other licenses, fees and taxes.....	19,028 84
Agents' balances charged off.....	833 58
Gross loss on sale or maturity of ledger assets.....	4,361 87
Gross decrease by adjustment in book value of stocks.....	1,375 00
All other disbursements.....	125,005 57
Total expenditure.....	<u>\$ 5,628,267 13</u>

LEDGER ASSETS.

Book value of real estate.....	\$ 254,540 84
Mortgage loans on real estate, first liens.....	642,905 00
Mortgage loans on real estate, second liens.....	400 00
Book value of stocks and bonds.....	7,532,917 73
Cash on hand, in trust companies and banks.....	505,157 15
Agents' balances and bills receivable.....	845,187 56
Due for reinsurances.....	6,790 74
Total ledger assets.....	<u>\$ 9,787,939 02</u>

NON-LEDGER ASSETS.

Interest due and accrued.....	\$ 63,575 54
Unliquidated interest in National German American bank stock.....	1,000 00
Gross assets.....	<u>\$ 9,852,514 56</u>
Deduct assets not admitted.....	387,624 83
Total admitted assets.....	<u>\$ 9,464,889 73</u>

LIABILITIES.

Net amount of unpaid losses and claims.....	\$ 447,086 28
Total unearned premiums.....	5,164,516 40
Federal, State and other taxes due or accrued (estimated).....	100,000 00
Reinsurance premiums.....	34,337 32
Reserve for unpaid bills.....	1,000 00
Contingent commissions or other charges, due or accrued.....	3,983 88
Total liabilities, not including capital stock.....	<u>\$ 5,750,923 88</u>
Capital stock paid up in cash.....	500,000 00
Surplus over all liabilities, including capital stock.....	3,213,965 85
Total liabilities.....	<u>\$ 9,464,889 73</u>

RISKS AND PREMIUMS.

Amount written or renewed during the year—Fire.....	\$502,973,510 00
Premiums thereon.....	6,135,019 73
Amount terminated during the year—Fire.....	425,107,239 00
Premiums thereon.....	5,665,350 34
Net amount in force at December 31, 1913—Fire.....	742,000,922 00
Premiums thereon.....	9,101,711 60
Net amount in force at December 31, 1913, Marine and Inland.....	<u>\$32,155,643 00</u>
Premiums thereon.....	<u>812,150 90</u>

SUN INSURANCE OFFICE, LONDON, ENGLAND.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1913.

Chairman—MARLBOROUGH R. PRYOR. Manager—GEO. EDWARD MEAD.
Principal Office—London, England.
Manager in Canada— Head Office in Canada—
H. M. BLACKBURN. 15 Wellington St., East, Toronto.

(Organized, April 7, 1710. Commenced business in Canada, June 3, 1892.)

CAPITAL.

Amount of capital authorized and subscribed for.....	\$11,680,080 00
Amount paid thereon in cash.....	1,168,008 00

ASSETS IN CANADA.

Value of real estate held by the company (Toronto office).....	\$	45,850 00
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Stocks and bonds on deposit with the Receiver General, viz.:—

	Par value.	Market value.
Canada stock, 1938, 3 p.c.....	\$ 23,530 33	\$ 19,294 87
Province of Manitoba Tel. & Tel. debts., 1947, 4 p. c.....	48,666 67	45,260 00
City of Montreal Cons. Deb. stock, 1932, 4 p. c.....	48,666 67	44,286 67
City of Toronto debts., 1929, 3½ p.c.....	48,666 66	41,853 34
City of Vancouver bonds, 1931, 4 p. c.....	12,166 67	10,706 67
City of Vancouver bonds, 1932, 4 p. c.....	12,166 66	10,706 66
City of Winnipeg Cons. debts., 1918, 4 p. c.....	50,600 00	48,000 00
City of Winnipeg School bonds, Dist. 1, 1943, 4 p. c.....	17,000 00	14,450 00
City of Victoria drainage debts., 1958, 4 p. c.....	25,000 00	20,500 00
City of Halifax con. fund deb. stock, 1940, 4 p.c.....	15,000 00	13,200 00
City of Calgary debts., 1937, 4½ p.c.....	14,600 00	13,286 00
Province of Nova Scotia redeemable stock, 1954, 3½ p. c.....	24,333 33	19,466 66
Grand Trunk Pacific 1st mortgage bonds (guaranteed by Dom. Govt.) 1962, 3 p. c.....	36,500 00	26,645 00
Alberta & Great Waterways Ry. Co. 1st mtge. bonds, (gted. by Prov. of Alta.) 1959, 5 p.c.....	75,000 00	76,500 00

Total on deposit with Receiver General.....	\$ 451,296 99	\$ 404,155 87
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Carried out at market value.....	404,155 87
Cash at head office in Canada.....	34 22

Cash in banks, viz.:—

Dominion Bank.....	\$ 11,632 40
Union Bank of Canada.....	20,753 92

Total cash in banks.....	32,386 32
Agents' balances and premiums uncollected.....	60,146 26
Office furniture and plans.....	11,458 11

Total assets in Canada.....	\$	554,030 78
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LIABILITIES IN CANADA.

Net amount of unsettled claims for losses.....	\$ 25,768 78
Reserve of unearned premiums, \$374,574.91; carried out at 80 per cent.....	299,659 92
Taxes due and accrued.....	3,958 84

Total liabilities in Canada.....	\$ 329,387 54
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4 GEORGE V., A. 1914

SUN INSURANCE OFFICE—*Concluded.*

INCOME IN CANADA.

Gross cash received for premiums.....	\$ 553,399 39
Deduct reinsurance, \$5,440.82, and return premiums, \$72,403.99	77,844 81
Net cash received for premiums.....	\$ 475,554 58
Endorsement fees.....	68 82
Received for interest from bank.....	366 14
House account (net).....	2,198 39
Total income in Canada.....	\$ 478,187 86

EXPENDITURE IN CANADA.

Amount paid for losses occurring in previous years.....	\$ 12,914 52
Amount paid for losses occurring during the year.....	\$ 262,286 83
Deduct savings, salvage and reinsurances.....	749 94
Net amount paid for said losses.....	\$ 261,536 85
Total net amount paid for losses.....	\$ 274,451 37
Commission or brokerage.....	94,724 98
Paid for:—Salaries, head office officials, \$21,936.27; auditors' fees, \$399.99; travelling expenses, \$6,022.21.....	28,358 47
Taxes.....	6,559 05
Miscellaneous payments, viz.: Postage, telegrams, telephones and express, \$3,261.63; advertising, \$3,808.33; stationery and printing, \$3,499.77; board dues, \$4,651.43; rents, \$2,140.75; miscellaneous, \$297.17; insurance superintendence, \$250.34; maps and plans, \$1,624.73; furniture and fixtures, \$83.50.....	19,617 65
Total expenditure in Canada.....	\$ 423,712 02

RISKS AND PREMIUMS IN CANADA.

	Amount.	Premiums.
Gross policies in force at beginning of year.....	\$ 52,340,868	\$ 671,655 97
Policies taken during the year, new and renewed.....	39,458,842	557,150 30
Total.....	\$ 91,799,710	\$1,228,806 27
Deduct terminated.....	38,182,228	501,350 07
Gross in force at end of year.....	\$ 53,617,482	\$ 727,456 20
Deduct reinsured.....	525,890	7,295 27
Net in force at December 31, 1913.....	\$ 53,091,592	\$ 720,160 93

(For General Business Statement, see Appendix.)

SESSIONAL PAPER No. 8

UNION ASSURANCE SOCIETY, LIMITED.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1913.

Chairman—CHARLES MORTIMER. General Manager—HERBERT LEWIS.
 Principal Office—London, Eng.
 Head Office in Canada—Montreal. Chief Agent in Canada—
 T. L. MORRISSEY.

(Incorporated, 1714. Dominion license issued September 9, 1911.)

CAPITAL.

Amount of capital authorized and subscribed for, £450,000. \$ 2,190,000 00
 Amount paid thereon in cash, £50,000. 243,333 33

ASSETS IN CANADA.

Bonds on deposit with the Receiver General, viz.:—

	Par value.	Market value.
City of Toronto L. I. bonds, 1918, 4 p.c.....	\$ 100,000 00	\$ 97,000 00
City of Toronto bonds, 1929, 3½ p.c.....	7,300 00	6,278 00
Town of Emard, Que., school bonds, 1951, 5 p.c.....	25,000 00	23,000 00
Village of St. Pierre, Que., school bonds, 1951, 5 p.c.....	30,000 00	27,300 00
Town of Maisonneuve school bonds, 1951, 4½ p.c.....	50,000 00	44,500 00
Prov. British Columbia stock, 1941, 3 p.c.....	48,666 67	36,500 00
Newfoundland Govt. bonds, 1941, 3½ p.c.....	24,333 34	20,440 00
Newfoundland Govt. bonds, 1951, 3½ p.c.....	24,333 33	20,440 00
City of Montreal stock, 1948, 4 p.c.....	24,333 33	21,413 33
City of Ottawa bonds, 1919, 4 p.c.....	50,000 00	48,000 00
City of Winnipeg debts., 1941, 3½ p.c.....	53,000 00	41,340 00

Total par and market values..... \$ 436,966 67 \$ 386,211 33

Carried out at market value..... \$ 386,211 33
 Cash at head office, including premiums in course of transmission..... 13,183 60

Cash in banks, viz.:—

Merchants Bank of Canada..... \$ 14,040 80
 Bank of Toronto..... 55,231 43

Total cash in banks..... 69,272 23

Agents' balances and premiums uncollected (\$104.17 was on business issued prior to Oct. 1, 1913)..... 48,170 66
 Plans..... 7,387 00

Total assets in Canada..... \$ 524,224 82

LIABILITIES IN CANADA.

Total net amount of adjusted and unpaid claims..... \$ 11,021 05
 Reserve of unearned premiums, \$362,866.08; carried out at 80 per cent..... 290,292 86
 Taxes due and accrued..... 3,500 00

Total liabilities in Canada..... \$ 304,813 91

INCOME IN CANADA.

Gross cash received for premiums..... \$ 620,858 45
 Deduct reinsurance, \$51,978.55; return premiums, \$74,734.65..... 126,713 20

Total net cash received for premiums..... \$ 494,145 25
 Received for interest on bank deposits..... 1,336 23
 Received for interest on investments..... 17,125 49

Total income in Canada..... \$ 512,606 97

4 GEORGE V., A. 1914

UNION ASSURANCE—*Concluded.*

EXPENDITURE IN CANADA.

Amount paid for losses occurring in previous years.....	\$ 5,281 90	
Deduct savings, salvage and reinsurances.....	780 87	
Net amount paid for said losses.....	\$ 4,501 03	
Amount paid for losses occurring during the year.....	\$ 266,930 90	
Deduct savings, salvage and reinsurances.....	17,639 45	
Net amount paid for said losses.....	\$ 249,291 45	
Total net amount paid for all claims.....	\$	253,792 48
Commission or brokerage.....		93,315 79
Salaries, H. O. officials, \$30,138.58; salaries of agents, \$900; travelling expenses, \$2,559.58.....		39,598 16
Taxes.....		6,677 18
Miscellaneous expenditure, viz.: Advertising, \$3,540.42; fire record and mercantile agency, \$100; exchange, \$461.97; maps and plans, \$2,108.40; postage, telegrams, telephones and express, \$2,303.20; printing and stationery, \$2,634.67; rents, \$5,521.54; board fees, \$4,741.41; sundries, \$2,881.89.....		24,293 50
Total expenditure in Canada.....	\$	417,677 11

RISKS AND PREMIUMS IN CANADA.

	No.	Amount.	Premiums thereon.
Gross policies in force at date of last statement...	26,525	\$ 55,454,063	\$ 701,377 75
Taken during the year, new and renewed.....	19,304	50,574,975	630,768 78
Total.....	45,829	\$106,029,038	\$1,332,146 53
Deduct terminated.....	17,189	43,618,507	571,020 23
Gross in force at end of year.....	28,640	\$ 62,410,531	\$ 761,126 30
Deduct reinsured.....		5,501,893	64,046 35
Net in force at December 31, 1913.....	28,640	\$ 56,908,638	\$ 697,079 95

(For General Business Statement, see Appendix.)

SESSIONAL PAPER No. 8

L'UNION COMPAGNIE D'ASSURANCES CONTRE L'INCENDIE PARIS, FRANCE.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1913.

President—STEPHANIE DERVILLE. Manager—BARON G. CERISE.
Principal Office—Paris, France.
Head Office in Canada—Montreal. Chief Agent in Canada—
LOUIS MAURICE FERRAND.

(Established 1828. Dominion license issued April 11, 1911.)

CAPITAL.

Amount of joint stock capital authorized and subscribed for.....	\$ 2,000,000 00
Amount paid thereon in cash.....	500,000 00

ASSETS IN CANADA.

Bonds or debentures on deposit with the Receiver General:—

	Par value.	Market value.
450,000 francs French Rentes, perpetual, 3 p. c.....	\$ 86,850 00	\$ 72,954 00
City of Montreal stock, 1931, 4½ p.c.....	24,333 33	23,603 33
Total par and market value.....	\$ 111,183 33	\$ 96,557 33
Carried out at market value.....		\$ 96,557 33
Cash at head office in Canada.....		6,312 03
Cash in Merchants Bank of Canada.....		21,413 04
Agents' balances and premiums outstanding (\$5,656.02 on business prior to Oct. 1, 1913.)...		32,912 44
Office furniture and plans.....		5,615 03
Total assets in Canada.....		\$ 162,810 77

LIABILITIES IN CANADA.

Net amount of losses, adjusted and unpaid.....	\$ 1,511 61
Net amount of losses, unadjusted.....	8,135 00
Total net amount of unsettled claims for losses.....	\$ 9,646 61
Reserve of unearned premiums, \$122,851.93; carried out at 80 per cent.....	98,281 54
Due and accrued for salaries, rent, advertising, etc.....	367 62
Return premiums, \$3,308.25; reinsurance, \$848.87.....	4,157 12
Taxes due and accrued.....	1,582 33
Brokerage business and amounts overpaid.....	754 14
Total liabilities in Canada.....	\$ 114,789 36

INCOME IN CANADA.

Gross cash received for premiums.....	\$ 205,714 75
Deduct reinsurance, \$8,316.17; return premiums, \$30,309.81.....	38,625 98
Net cash received for premiums.....	\$ 167,088 77
Interest on bank account.....	502 45
Brokerage premiums, \$629.08; premiums paid in advance or overpaid, \$125.06.....	754 14
Total income in Canada.....	\$ 168,345 36

4 GEORGE V., A. 1914

L'UNION COMPAGNIE D'ASSURANCES CONTRE L'INCENDIE—*Concluded.*

EXPENDITURE IN CANADA.

Net amount paid for losses occurring in previous years.....	\$ 1,692 91	
Amount paid for losses occurring during the year.....	\$ 102,812 07	
Deduct reinsurance.....	1,527 00	
Net amount paid for said losses.....	\$ 101,285 07	
Total net amount paid for losses.....	\$	102,977 93
Paid for commission or brokerage.....		32,275 63
Paid for salaries of officials, \$14,633.89; directors' fees, \$200; travelling expenses, \$620.56....		15,454 45
Paid for taxes.....		4,075 77
Miscellaneous payments: Advertising, \$773.71; furniture and fixtures, \$7.50; maps and plans, \$1,516.83; postage, telegrams, telephones and express, \$1,191.13; printing and stationery, \$1,626.06; rents, \$1,356.25; boards and tariff associations, \$1,993.96; sundries, \$1,622.33; inspections and surveys, \$3,510.14; exchange, \$63.44.....		13,661 35
Total expenditure in Canada.....	\$	163,445 18

RISKS AND PREMIUMS IN CANADA.

	No.	Amount.	Premiums thereon.
Gross policies in force at date of last statement....	4,195	\$ 11,518,865	\$ 140,155 56
Policies taken during the year, new and renewed..	6,420	18,465,093	222,160 98
Total.....	10,615	\$ 29,983,958	\$ 362,316 54
Deduct terminated.....	2,245	11,292,671	134,171 46
Gross in force at end of year.....	8,370	\$ 18,691,287	\$ 228,145 08
Deduct reinsured.....		698,967	9,740 91
Net in force at December 31, 1913.....	8,370	\$ 17,992,320	\$ 218,404 17

(For General Business Statement, see Appendix.)

SESSIONAL PAPER No. 8

WESTCHESTER FIRE INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1913.

President—GEO. R. CRAWFORD. | Secretary—OTTO E. SCHAEFER.
Principal Office—New York, N.Y.
Head Office in Canada—Montreal. | Chief Agent in Canada—J.W. TATLEY

(Incorporated, March 14, 1837. Dominion license issued May 23, 1912.)

CAPITAL.

Amount of stock authorized, subscribed for and paid up in cash.....\$ 300,000 00

ASSETS IN CANADA.

Bonds on deposit with the Receiver General, viz.:

	Par value.	Market value.
State of New York Canal Imp. bonds, 1961, 4 p.c.....	\$ 60,000 00	\$ 58,200 00
State of New York bonds, 1961, 4 p.c.....	40,000 00	38,800 00

Total par and market values.....\$ 100,000 00 \$ 97,000 00

Carried out at market value.....	\$ 97,000 00
Cash at head office.....	809 35
Cash in Royal Bank of Canada, Montreal.....	3,481 93
Interest accrued.....	1,866 67
Agents' balances and premiums uncollected.....	16,358 71
Office furniture, \$696.33; plans, \$1,913.80.....	2,610 13

Total assets in Canada.....\$ 122,126 79

LIABILITIES IN CANADA.

Total net amount of claims for losses, unadjusted (\$2,650 of which accrued in previous years)\$	5,875 45
Reserve of unearned premiums, \$84,768.45; carried out at 80 per cent.....	67,814 76
Salaries etc., due and accrued (estimated).....	1,421 84
Taxes due and accrued (estimated).....	1,379 98

Total liabilities in Canada.....\$ 76,492 03

INCOME IN CANADA.

Gross cash received for premiums.....	\$ 173,624 49
Deduct reinsurance, \$5,734.49; return premiums, \$31,761.17.....	37,495 66

Total net cash received for premiums.....	\$ 136,128 83
Received for interest.....	53 47

Total income in Canada.....\$ 136,182 30

EXPENDITURE IN CANADA.

Amount paid for losses occurring in previous years.....	\$ 5,502 63
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Amount paid for losses occurring during the year.....	\$ 65,837 32
Deduct savings and salvage.....	27 50

Net amount paid for said losses.....	\$ 65,809 82
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Total net amount paid for claims.....	\$ 71,312 45
Commission or brokerage.....	32,669 16
Salaries, \$4,323.44; travelling expenses, \$876.61.....	5,200 05

4 GEORGE V., A. 1914

WESTCHESTER—Continued.

EXPENDITURE IN CANADA—Concluded.

Taxes.....	\$	2,086 95
Miscellaneous expenditure, viz.: Advertising, \$112.72; furniture and fixtures, \$150.08; maps and plans, \$85.23; postage, telegrams, telephones and express, \$595.48; printing and stationery, \$780.92; rents, \$368.96; board fees, etc., \$1,118.82; exchange, \$1,170.83; sundries, \$134.54; supplies, \$137.15; subscriptions, \$30.36		5,485 09
Total expenditure in Canada.....	\$	<u>116,753 70</u>

RISKS AND PREMIUMS IN CANADA.

	Amount.	Premiums thereon.
Gross policies in force at date of last statement.....	\$ 5,061,948	\$ 76,759 03
Taken during the year, new and renewed.....	12,976,685	177,576 52
Total.....	\$ 18,041,633	\$ 254,335 55
Deduct terminated.....	7,112,071	94,864 57
Gross in force at December 31, 1913.....	\$ 10,929,562	\$ 159,470 98
Deduct reinsured.....	510,927	6,862 38
Net in force at December 31, 1913.....	<u>\$ 10,418,635</u>	<u>\$ 152,608 60</u>

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1913.

LEDGER ASSETS.

Book value of real estate.....	\$	5,876 00
Mortgage loans on real estate, first liens.....		128,110 00
Book value of bonds and stocks.....		4,739,288 50
Cash in trust companies and in banks.....		297,132 77
Agents' balances.....		469,272 49
Total ledger assets.....	\$	<u>5,639,679 76</u>

NON-LEDGER ASSETS.

Interest due and accrued.....		11,185 88
Gross assets.....	\$	5,650,865 64
Deduct assets not admitted.....		432,211 83
Total admitted assets.....	\$	<u>5,218,653 81</u>

LIABILITIES.

Net amount of unpaid losses.....	\$	289,550 86
Total unearned premiums.....		3,275,331 22
Federal, State and other taxes due and accrued (estimated).....		65,000 00
Reserve for all contingencies.....		10,000 00
Total liabilities, except capital stock.....	\$	3,639,882 08
Capital paid up in cash.....		300,000 00
Surplus over all liabilities.....		1,278,771 73
Total liabilities.....	\$	<u>5,218,653 81</u>

INCOME.

Net cash received for premiums.....	\$	3,231,510 88
Interest and dividends.....		219,046 53
Rents.....		108 00
Agents' balances previously charged off.....		164 94
All other income.....		5,891 97
Total income.....	\$	<u>3,456,722 32</u>

SESSIONAL PAPER No. 8

WESTCHESTER—*Concluded.*

DISBURSEMENTS.

Net amount paid for losses.....	\$ 1,850,901 78
Expenses of adjustment and settlement of losses.....	38,648 46
Paid stockholders for interest or dividends.....	120,000 00
Commission or brokerage.....	625,208 90
Salaries, \$136,307.44; expenses, \$129,326.05, of special and general agents.....	265,633 49
Salaries, fees and all other charges of officers, directors, trustees and home office officials.....	115,787 55
Rents.....	25,044 43
Underwriters' boards and tariff associations.....	37,337 83
Fire department, fire patrol and salvage corps assessments, fees, taxes and expenses.....	14,611 37
Inspections and surveys.....	20,776 92
Taxes on real estate.....	108 36
State taxes on premiums, Insurance Department licenses and fees.....	80,324 13
All other licenses, fees and taxes.....	14,956 39
Agents' balances previously charged off.....	4,626 02
Gross decrease by adjustment in book value of ledger assets.....	5,843 72
Decrease in liabilities on account of reinsurance treaties.....	24,988 33
All other expenditure.....	93,896 98

Total disbursements.....	<u>\$ 3,368,694 66</u>
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RISKS AND PREMIUMS.

Amount of policies written or renewed during the year—Fire.....	\$510,826,970 00
Premiums thereon.....	5,320,486 39
Amount of policies terminated during the year—Fire.....	429,857,391 00
Premiums thereon.....	4,663,962 28
Net amount of policies in force at December 31, 1913—Fire.....	648,093,216 00
Premiums thereon.....	<u>6,334,960 00</u>

THE WESTERN ASSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1913.

President—W. R. BROCK.

Secretary—C. C. FOSTER.

Principal Office—Toronto.

Vice-President and General Manager—W. B. MEIKLE.

(Incorporated, August 31, 1851, by Act of the Legislature of the late Province of Canada, 14-15 Vic., cap. 162; amended in 1857, 20 Vic., cap. 167, and in 1872, 35 Vic., cap. 99, and in 1875, 38 Vic., cap. 81, in 1887, 50-51 Vic., cap. 162, and in 1901 by 1 Edward VII., cap. 116, and in 1904 by 4 Edward VII., cap. 141, and in 1906 by 6 Edward VII., cap. 179. Commenced business in Canada, August, 1851.)

CAPITAL.

Amount of joint stock capital authorized.....	\$ 5,000,000 00
Amount of joint stock capital subscribed for.....	2,500,000 00
Amount paid thereon in cash (\$1,000,000 Preferred).....	2,484,625 65

(For List of Shareholders, see Appendix.)

ASSETS.

Real estate—Company's building, corner of Scott and Wellington Sts., Toronto..... \$ 207,719 23
Bonds owned by the Company:—

<i>In deposit with the Receiver General.</i>	Par value.	Book value.	Market value.
Town of Owen Sound debts., 1925, 4 p. c. \$	6,000 00	\$ 5,340 00	\$ 5,400 00
City of London debts., 1921, 4 p. c.	4,000 00	3,693 20	3,760 00
Canada Permanent Mortgage Corp. debts., 1916, 4 p. c.	2,500 00	2,500 00	2,500 00
Central Canada Loan and Savings Co. debts., 1914, 4 p. c.	14,100 00	14,100 00	14,100 00
City of Winnipeg debts., 1941, 3½ p. c.	2,000 00	1,554 20	1,560 00
Canadian Northern Railway Co. bonds, 1930, 4 p. c.	5,353 33	4,925 06	4,818 00
Province of Manitoba debts., 1930, 4 p. c.	10,000 00	9,132 00	9,400 00
Toronto Savings and Loan Co. debts., 1917, 4 p. c.	5,600 00	5,600 00	5,600 00
Toronto Savings and Loan Co. debts., 1918, 4 p. c.	3,000 00	3,000 00	3,000 00
Moosejaw P.S. debts., 1920, 4½ p. c.	4,166 66	3,833 33	3,958 33
Moosejaw P.S. debts., 1921, 4½ p. c.	4,166 66	3,833 33	3,958 33
Moosejaw P.S. debts., 1922, 4½ p. c.	4,166 66	3,833 33	3,958 33
Moosejaw P.S. debts., 1923, 4½ p. c.	3,166 66	2,913 32	3,008 34
Canada Permanent Mortgage Corp., debts., 1920, 4½ p. c.	11,000 00	11,000 00	11,000 00

Total in deposit with the Receiver General.....	\$ 79,219 97	\$ 75,257 77	\$ 76,024 33
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Bonds in deposit or with trustees in United States, viz:—

City of New York, Corp. Stock, debts., 1919, 3½ p. c.	\$ 141,000 00	\$ 135,656 10	\$ 135,360 00
City of New York Corp. Stock, 1941, 3½ p. c.	6,000 00	5,268 00	5,220 00
City of New York Corp. stock, 1963, 4½ p. c.	5,000 00	5,181 25	5,150 00
City of Columbus, Ohio, debts., 1919, debts. 4 p. c.	50,000 00	50,000 00	50,000 00
City of Toledo, Ohio debts., 1942 and 1944, 4 p. c.	50,000 00	50,000 00	50,000 00
Los Angeles, California, Railway Corporation bonds, 1940, 5 p. c.	105,000 00	96,600 00	96,600 00

SESSIONAL PAPER No. 8

THE WESTERN—Continued.

ASSETS—Continued.

Bonds owned by the company—Concluded.

<i>Bonds in deposit or with trustees in United States—Con.</i>	Par value.	Book value.	Market value
City of Richmond, Virginia, debts., 1921-1927, 4 p.c.....	\$ 42,000 00	\$ 39,480 00	\$ 39,900 00
City of Winnipeg debts., 1920, 4 p.c.....	16,000 00	15,179 20	15,200 00
Mortgage Bond Co., of New York, bonds, 1932, 5 p.c.....	10,000 00	9,950 00	9,900 00
Town of Stayner debts., 1914-1928, 4 p.c.....	15,431 42	13,931 48	13,888 28
Toronto Savings and Loan Company debts., 1917-1919, 4 p.c.....	50,000 00	50,000 00	50,000 00
Central Canada Loan and Savings Co. debts., 1917, 4 p.c.....	300,000 00	300,000 00	297,000 00
Town of Cobourg debts., 1924-1927, 4 p.c.	25,000 00	21,625 00	22,000 00
City of Kingston debts., 1918-1927, 4½ p.c.	21,300 00	20,448 00	20,661 00
City of Kingston debts., 1922 and 1923, 4 p.c.....	26,700 00	24,697 50	24,831 00
Canadian Northern Railway bonds, 1919, 4 p.c.....	50,000 00	50,000 00	48,500 00
Canadian Northern Railway bonds, 1930, 4 p.c.....	97,333 33	89,546 66	87,600 00
Canadian Northern Railway bonds, 1920 4½ p.c.....	50,000 00	47,500 00	48,000 00
City of Montreal debts., 1917-1924, 4 p.c.	36,000 00	33,875 00	35,856 00
City of Montreal debts., 1922, 4 p.c.....	10,000 00	9,350 00	9,500 00
Province of Manitoba 1930 debts, 4 p.c....	60,000 00	54,792 00	56,400 00
Chicago, Milwaukee and St. Paul Railway bonds, 1989, 4 p.c.....	8,000 00	7,420 00	7,420 00
Chicago, Milwaukee and St. Paul Ry. convertible bonds, 1932, 4½ p.c.....	600 00	606 00	606 00
Niagara, St. Catharines and Toronto Ry. Co., bonds, 1929, 5 p.c.....	25,000 00	23,750 00	23,500 00
Dominion of Canada Stock, (6 months notice) 3½ p.c.....	5,350 00	4,922 00	4,761 50
Georgia State bonds, 1933, 3½ p.c.....	10,000 00	9,340 00	9,500 00
Mathews Steamship Co. bonds, 1914-1916, 5 p.c.....	18,000 00	17,820 00	17,820 00
Provincial Light, Heat and Power Co. bonds, 1946, 5 p.c.....	96,000 00	95,040 00	96,000 00
City of New York Corporate Stock, 1955, 4 p.c.....	100,000 00	95,000 00	94,000 00
Greenville Co., South Carolina debts., 1933, 4½ p.c.....	5,000 00	4,844 50	4,850 00
Aurora, Elgin and Chicago Railway Con. debts., 1946, 5 p.c.....	5,000 00	4,462 50	4,600 00
Chicago Railway Co. bonds, 1927, 5 p.c.	5,000 00	4,825 00	4,825 00
Minneapolis and St. Paul Street Railway Co. bonds, 1928, 5 p.c.....	5,000 00	5,000 00	5,000 00
Porto Rico, registered 1909 series bonds 1927-32, 4 p.c.....	10,000 00	10,160 00	10,000 00
Porto Rico Railway Co. (1st mortgage bonds), 1936, 5 p.c.....	25,000 00	21,250 00	20,250 00
Duluth Street Railway Co. bonds, 1930, 5 p.c.....	25,000 00	22,500 00	24,250 00
Total held in United States.....	\$ 1,509,714 75	\$ 1,450,021 19	\$ 1,448,948 78

Other bonds:—

Cape of Good Hope Con. Stock, 1943, 3 p.c., in deposit at Pretoria.....	\$ 29,200 00	\$ 23,009 60	\$ 22,776 00
Clifton Hotel Company bonds, 1916, 6 p.c. (with company).....	3,700 00	3,700 00	3,700 00

Total par, book and market values.	\$ 1,621,834 72	\$ 1,551,988 56	\$ 1,551,446 11
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Carried out at book value.....	\$ 1,551,988 56
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4 GEORGE V., A. 1914

THE WESTERN—Continued.

ASSETS—Concluded.

Stocks owned by the company:—

	Par value.	Book value.	Market value.
1,102 shares Canadian Bank of Commerce....	\$ 55,100 00	\$ 110,200 00	\$ 110,200 00
2,044 shares Canada Permanent Mtge. Corp.	20,440 00	38,018 40	37,609 60
300 shares Dominion Savings and Investment Co. stock.	15,000 00	11,550 00	11,550 00
30 shares Toronto General Trusts Corporation	3,000 00	5,550 00	5,550 00
19,083 shares British America Assurance Co. stock.....	492,075 00	246,037 50	196,830 00
200 shares Chicago & Northwestern Ry Co. stock.....	20,000 00	25,200 00	25,600 00
700 shares Lehigh Valley Ry. Co.....	35,000 00	51,800 00	52,150 00
50 shares Lehigh Valley Coal Sales Co.....	2,500 00	5,250 00	4,575 00
240 shares Louisville & Nashville Ry. Co.....	24,000 00	31,680 00	32,160 00
300 shares Minneapolis, St. Paul & Sault Ste. Marie Ry.....	30,000 00	37,600 00	37,650 00
80 shares Illinois Central Ry. Co.....	8,000 00	8,480 00	8,560 00
100 shares Chicago, Milwaukee & St. Paul Ry. Co.....	10,000 00	9,725 00	10,000 00
100 shares United States Steel Corp. (com- mon stock).....	10,000 00	5,525 00	5,900 00
125 shares Can. Pac. Ry. Co. stock.....	12,500 00	25,875 00	25,875 00
100 shares Northern Pacific Ry. Co.....	10,000 00	10,675 00	10,900 00
100 shares Union Pacific Ry. Co.....	10,000 00	15,000 00	15,700 00
100 shares Consolidated Gas Co. of New York	10,000 00	13,050 00	13,100 00

Total par, book and market values.. \$ 767,615 00 \$ 651,415 90 \$ 603,909 60

Carried out at book value.....\$ 651,415 90
Cash on hand at head office.....1,206 34

Cash in banks, etc., viz:—

Canadian Bank of Commerce, New York, \$354,602.05; less \$188,793.70 overdraft at Toronto.....	\$ 165,808 35
Corn Exchange, National Bank, Chicago.....	19,383 29
United States Mortgage and Trust Co., New York.....	83,082 82

Total cash in banks.....268,274 46

Total ledger assets.....\$ 2,680,604 49

Market value of bonds and stocks under book value.....48,048 75
\$ 2,632,555 74

OTHER ASSETS.

Interest accrued.....	\$ 21,626 29
Rents accrued.....	457 95
Agents' balances (\$28,054.17 on business prior to Oct. 1, 1913).....	*683,737 73
Bills receivable.....	15,093 83
Maps and plans.....	22,068 50
Due for reinsurance.....	65,536 21
Total assets.....	\$ 3,441,116 25

LIABILITIES.

(1) Liabilities in Canada.

Net amount of fire losses, unadjusted (of which \$1,050 accrued in previous years)....	\$ 36,872 54
Net amount of inland and ocean losses, unadjusted.....	25,000 00

Total net amount of unsettled claims in Canada.....\$ 61,872 54

Reserve of unearned premiums:—

Fire.....	\$ 502,545 93
Inland Navigation.....	42,080 59
Marine.....	9,273 77
Inland Transportation.....	460 26

Total reserve, \$554,360 55; carried out at 80 per cent.....443,488 44

*Including \$35,476.62 on large railway risk written near the end of the year.

SESSIONAL PAPER No. 8

THE WESTERN—Continued.

LIABILITIES—Concluded.

Dividends declared and due, remaining unpaid.....	\$ 981 93
Taxes due and accrued.....	6,000 00
Due for directors' fees.....	7,695 00
Reinsurance premiums due.....	82,095 83
Total liabilities in Canada.....	\$ 602,133 74

(2) *Liabilities in Other Countries.*

Net amount of fire losses, unadjusted.....	\$ 164,625 86
Net amount of fire losses, resisted, in suit.....	12,157 00
Total net amount of unsettled claims for fire losses (\$12,427.17 of which accrued in previous years).....	\$ 176,782 86
Net amount of inland and ocean losses, unadjusted.....	\$ 18,000 00
Net amount of inland and ocean losses, resisted, in suit.....	1,400 00
Total amount of unsettled claims for inland navigation losses (\$1,695 of which accrued in previous years).....	19,400 00
Total amount of unsettled claims for inland transportation losses.....	300 00
Total net amount of unsettled claims in other countries.....	\$ 196,482 86
Reserve of unearned premiums:—	
Fire.....	\$1,484,729 64
Inland Navigation.....	92,611 61
Marine (ocean).....	38,631 75
Inland Transportation.....	960 38
Tornado.....	1,905 97
Total reserve, \$1,618,839.35; carried out at 80 per cent.....	1,295,071 48
Due and accrued for taxes.....	23,741 36
Reinsurance premiums due.....	16,709 00
Total liabilities in other countries.....	\$ 1,532,004 70
Total liabilities (excluding capital stock) in all countries.....	\$ 2,134,138 44
Excess of assets over liabilities.....	\$ 1,306,977 81
Capital stock paid in cash.....	2,484,625 65

INCOME.

For Fire Risks.

	In Canada.	In other countries.
Gross cash received for premiums.....	\$1,596,990 98	\$3,084,529 23
Deduct reinsurance, \$1,711,362.60; and return premiums, \$798,237.90.....	999,518 69	1,510,081 81
Net cash received for fire premiums.....	\$ 597,472 29	\$1,574,447 42

For Inland and Ocean Risks.

Gross cash received for premiums.....	\$ 432,718 93	\$ 990,865 44
Deduct reinsurance, \$485,501.66; and return premiums, \$32,719 99.....	207,841 05	310,380 60
Net cash received for inland and ocean premiums.....	\$ 224,877 88	\$ 680,484 84

For Inland Transportation Risks.

Gross cash received for premiums.....	\$ 13,592 91	\$ 3,692 45
Deduct reinsurance, \$11,213.75.....	9,281 84	1,931 91
Net cash received for inland transportation premiums.....	\$ 4,311 07	\$ 1,760 54

For Tornado Risks.

Gross cash received for premiums.....	\$ 4,121 39
Deduct reinsurance, \$359.35; and return premiums, \$448.73.....	808 08
Net cash received for said premiums.....	\$ 3,313 31

Total net cash received for premiums in all countries..... **\$ 3,086,667 35**

4 GEORGE V., A. 1914

THE WESTERN—Continued.

INCOME—Concluded.

Received for interest on investments and dividends on stock.....	\$	82,286 06
Received for rents		6,770 69
Profit from maturity of bonds.....		738 92
Total income.....	\$	3,176,463 02

EXPENDITURE.

	In Canada.	In other countries.
<i>For Fire Losses.</i>		
Amount paid for losses occurring in previous years.....	\$ 89,337 72	\$ 223,713 83
Deduct savings, salvage and reinsurances.....	63,298 86	111,510 74
Net amount paid for said losses.....	\$ 26,038 86	\$ 112,203 09
Amount paid for losses occurring during the year.....	\$ 454,228 36	\$ 1,428,922 47
Deduct savings, salvage and reinsurances.....	223,210 81	622,560 43
Net amount paid for said losses.....	\$ 231,017 55	\$ 806,362 04
Total net amount paid for fire losses.....	\$ 257,056 41	\$ 918,565 13
<i>For Inland Transportation Losses.</i>		
Amount paid for losses occurring in previous years.....	\$ 423 55	\$ 1,311 70
Deduct savings, salvages and reinsurances.....	292 83	895 33
Net amount paid for said losses.....	\$ 130 72	\$ 416 37
Amount paid for losses occurring during the year.....	\$ 13,987 10	\$ 4,432 67
Deduct savings, salvage and reinsurances.....	7,962 28	2,817 65
Net amount paid for said losses.....	\$ 6,024 82	\$ 1,615 02
Total net amount paid for inland transportation losses.....	\$ 6,155 54	\$ 2,031 39
<i>For Tornado Losses</i>		
Total amount paid for tornado losses	\$	4 25
Total net amount paid for fire, inland transportation and tornado losses.....	\$	1,183,812 72
Total net amount for marine and inland losses in Canada, \$188,173.56; in other countries, \$551,097.39.....		739,870 95
Commission or brokerage.....		544,265 04
Paid for salaries H.O. officials, \$94,141.77; do., of general and special agents, \$124,900.63; directors' fees, \$12,530.23; auditors' fees, \$3,051.56.....		234,624 19
Taxes.....		65,302 87
Dividends paid during the year at 7 p.c. on preferred shares.....		70,000 00
Miscellaneous payments, viz.: Advertising, \$16,077.97; boards and tariff associations, \$28,755.73; postage, telephones, telegrams and express, \$19,517.42; legal expenses, \$2,379.05; printing and stationery, \$33,844.08; furniture and fixtures, \$5,176.30; maps and plans, \$9,449.88; rent, \$29,483.44; exchange, \$3,553.05; office expenses, \$3,301.21; inspections and surveys, \$64,965.41; fire departments, patrol, salvage corps assessments, &c., \$7,279.97; various, \$4,290.03.....		228,073 54
Total expenditure.....	\$	3,065,949 31

SYNOPSIS OF LEDGER ACCOUNTS.

Amount of net ledger assets, December 31, 1912.....	\$	2,570,829 70
Income as above.....		3,176,463 02
Amount of appreciation in real estate.....		63,439 88
Total.....	\$	5,810,732 60
Expenditure as above.....	\$3,065,949 31	
Depreciation in securities	64,178 80	
Total.....		3,130,128 11
Balance, net ledger assets, December 31, 1913.....	\$	2,680,604 49

SESSIONAL PAPER No. 8

THE WESTERN—*Continued.*STATEMENT OF REINSURANCE OF CANADIAN BUSINESS IN COMPANIES NOT
LICENSED UNDER THE INSURANCE ACT.

Amount of reinsurance premiums written in unlicensed companies.....	\$	233,030 84
Amount of commission thereon.....		55,112 60
Amount of losses recovered from said companies.....		167,030 44
Reserve, \$154,453.69; carried out at 90 per cent.....		123,562 95
Amount of losses recoverable.....		30,807 61
Amount of reinsurance premiums payable to such companies.....		79,847 85

THE WESTERN—*Concluded.*

RISKS AND PREMIUMS.

	IN CANADA.		IN OTHER COUNTRIES.		TOTALS IN ALL COUNTRIES	
	Amount.	Premiums.	Amount.	Premiums.	Amount.	Premiums.
(1). <i>Fire Risks.</i>	\$	\$ cts.	\$	\$ cts.	\$	\$ cts.
Gross policies in force at date of last statement...	139,157,230	1,758,354 12	457,523,234	3,726,747 99	596,680,464	5,515,102 11
Taken during the year, new and renewed.....	127,975,064	1,535,493 63	473,583,722	3,390,742 38	601,558,786	4,926,236 01
Total.....	267,132,294	3,323,847 75	931,106,956	7,117,490 37	1,198,239,250	10,441,338 12
Deduct terminated.....	114,738,320	1,648,167 59	428,091,111	2,960,579 78	542,829,431	4,608,747 37
Gross in force at end of year	152,393,974	1,675,680 16	503,015,845	4,156,910 59	655,409,819	5,832,590 75
Deduct reinsured.....	66,318,507	786,334 12	155,503,703	1,206,381 55	221,822,210	1,992,715 67
Net in force, Dec. 31, 1913..	86,075,467	889,346 04	347,512,142	2,950,529 04	433,587,609	3,839,875 08
(2). <i>Inland Marine Risks.</i>						
Gross policies in force at date of last statement....	6,573,294	54,831 14	7,886,345	146,135 81	14,459,639	200,966 95
Taken during the year.....	60,194,151	132,674 16	50,921,328	253,324 58	111,115,479	385,999 04
Total.....	66,767,445	187,505 30	58,807,673	399,460 66	125,575,118	586,965 99
Deduct terminated.....	56,442,560	123,377 05	51,204,510	267,677 06	107,647,070	391,054 14
Gross in force at end of year	10,324,885	64,128 25	7,603,163	131,783 60	17,928,048	195,911 85
Deduct reinsured.....	727,449	25,524 37	869,031	33,699 60	1,596,480	59,223 97
Net in force, Dec. 31, 1913..	9,597,436	38,603 88	6,734,132	98,084 00	16,331,568	136,687 88
(3). <i>Ocean Risks.</i>						
Gross policies in force at date of last statement....	6,280,821	85,146 15	18,835,536	138,093 17	25,116,357	223,239 32
Taken during the year.....	61,948,324	309,674 78	163,247,827	722,654 41	225,196,151	1,032,329 19
Total.....	68,229,145	394,820 93	182,083,363	860,747 58	250,312,508	1,255,568 51
Deduct terminated.....	62,240,016	307,449 67	163,555,183	715,167 54	225,795,199	1,022,617 21
Gross in force at end of year	5,989,129	87,371 26	18,528,180	145,580 04	24,517,309	232,951 30
Deduct reinsured.....	2,816,561	32,540 18	4,260,644	19,809 05	7,077,205	52,349 23
Net in force, Dec. 31, 1913..	3,172,568	54,831 08	14,267,536	125,770 99	17,440,104	180,602 07
(4). <i>Inland Transportation Risks.</i>						
Gross policies in force at date of last statement....	228,800	4,746 00	192,788	3,647 60	421,588	8,393 60
Taken during the year.....	8,027,103	13,922 75	135,265	3,863 82	8,162,368	17,786 57
Total.....	8,255,903	18,668 75	328,053	7,511 42	8,583,956	26,180 17
Deduct terminated.....	4,982,608	15,907 24	196,453	3,669 93	5,179,061	19,577 17
Gross in force at end of year.	3,273,295	2,761 51	131,600	3,841 49	3,404,895	6,603 00
Deduct reinsured.....	2,182,196	1,841 00	65,800	1,920 74	2,247,996	3,761 74
Net in force, Dec. 31, 1913..	1,091,099	920 51	65,800	1,920 75	1,156,899	2,841 26
(5). <i>Tornado Risks.</i>						
Taken during the year.....			917,503	4,620 01	917,503	4,620 01
Deduct terminated.....			76,741	448 73	76,741	448 73
Gross in force at end of year			840,762	4,171 28	840,762	4,171 28
Deduct reinsured.....			75,948	359 35	75,948	359 35
Net in force at Dec. 31, 1913			764,814	3,811 93	764,814	3,811 93
Total number of policies in force.....	(No return)...					
Total net amount in force.....	\$469,280,994 00					
Total premiums thereon.....	4,163,818 22					

SESSIONAL PAPER No. 8

THE YORKSHIRE INSURANCE COMPANY, LIMITED

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1913.

Chairman—EDWIN GRAY.

Secretary and General Manager—
JAMES HAMILTON.

Manager in Canada—P. M. WICKHAM.

Principal Office—York, England.

Head Office in Canada—Montreal.

(Company established in 1824 and constituted by Deed of Settlement July 20, 1825. Subsequently incorporated by Certificate of Register of Joint Stock Companies, June 3, 1908, under Companies' Acts 1862 to 1900. Dominion license issued January 16, 1907).

CAPITAL.

Amount of joint stock capital authorized,	\$ 4,860,000 00
Amount subscribed for,	3,812,791 50
Amount paid thereon in cash,	<u>468,759 15</u>

ASSETS IN CANADA.

Value of real estate held by company,	\$ 500,000 00
Amount secured by way of loans on real estate, by bond or mortgage, first liens,	1,611,500 00

Securities in deposit with the Receiver General, viz.:—

	Par value.	Market value.
Canada registered stock, 1930-1950, 3½ p.c.	\$ 72,513 33	\$ 64,536 87
Canadian Northern Railway first mortgage bonds, 1929, 4 p.c. (guaranteed by Province of Manitoba)	24,333 33	21,900 00
Province of Manitoba debs. (Tel. and Tel. system) 1947, 4 p.c.	25,000 00	23,250 00
New Brunswick Coal and Railway Company first mortgage, bonds (guaranteed by Prov. of New Brunswick) 1953, 4 p.c.	26,000 00	22,620 00
City of Fort William debentures, 1928, 5 p.c.	14,250 00	13,822 50
City of Fort William debs. 1938, 5 p.c.	6,000 00	5,760 00
City of Fort William Hospital debentures, 1928, 5 p.c.	18,000 00	17,460 00
City of Montreal R.C.S. bonds, 1948, 4 p.c.	22,000 00	18,480 00
India stock, 1948, 3 p.c.	24,333 33	17,398 33
City of Vancouver debentures, 1917 4 p.c.	6,000 00	5,820 00
City of Vancouver bonds, 1918, 4 p.c.	20,000 00	19,200 00
City of Regina Sterling debs., 1939, 4½ p.c.	24,333 33	21,900 00
City of Port Arthur Sterling debs., 1940, 4½ p.c.	24,333 34	21,413 33
Alberta and Great Waterways Railway Co., first mortgage gold debenture bonds (guaranteed by Prov. of Alta.) 1959, 5 p.c.	35,000 00	35,700 00
City of Kamloops debs., 1936, 5 p.c.	20,000 00	17,800 00
Total par and market value,	<u>\$ 362,096 66</u>	<u>\$ 327,061 03</u>

Carried out at market value,	327,061 03
Cash at head office in Canada,	39,015 10

Cash in banks, viz.—

Canadian Bank of Commerce,	\$ 4,772 59
La Banque Provinciale,	2,052 79

Total cash in Banks,

Agents' balances and outstanding premiums: fire,	6,825 38
Rents accrued,	49,247 38
Interest accrued,	2,882 50
Office furniture and Good's plans,	4,273 30
	<u>10,713 00</u>

Total assets in Canada,

\$ 2,551,517 69

4 GEORGE V., A. 1914

THE YORKSHIRE—Continued.

LIABILITIES IN CANADA.

Net amount of fire losses, unadjusted.....	\$ 19,951 00	
Net amount of fire losses, resisted in suit.....	8,019 00	
Total net amount of unsettled fire losses (\$8,219 of which accrued in previous years).....	\$ 27,970 00	
Net amount of live stock losses, unadjusted (\$418 occurring in 1912).....	2,451 30	
Net amount of accident losses, unadjusted.....	175 00	
Net amount of plate glass losses, unadjusted.....	330 00	
Net amount of sickness losses, unadjusted.....	150 00	
Net amount of employers' liability losses, unadjusted (\$1,500 occurring 1912).....	2,125 00	
Net amount of automobile losses, unadjusted.....	1,280 00	
Total net amount of all unpaid claims.....	\$ 34,481 30	
Reserve of unearned premiums, viz.:—		
Fire.....	\$ 248,167 02	
Accident.....	1,681 71	
Plate glass.....	1,447 81	
Sickness.....	804 93	
Employers' liability.....	3,262 17	
Live stock.....	13,954 52	
Auto.....	4,079 78	
Total, \$273,397.94; carried out at 80 per cent.....	218,718 34	
Taxes due and accrued (estimated).....	2,382 86	
Total liabilities in Canada.....	\$ 255,592 50	

INCOME IN CANADA.

<i>Fire Risks.</i>	
Gross cash received for premiums.....	\$ 387,724 47
Deduct reinsurance, \$2,403.51; return premiums, \$50,554.78.....	52,958 29
Net cash received for said premiums.....	\$ 334,766 18
<i>Live Stock Risks.</i>	
Gross cash received for premiums.....	\$ 48,221 15
Deduct return premiums.....	5,074 10
Net cash received for said premiums.....	\$ 43,147 05
<i>Accident Risks.</i>	
Gross cash received for premiums.....	\$ 4,460 12
Deduct reinsurance, \$422; return premiums, \$870.96.....	1,292 96
Net cash received for said premiums.....	\$ 3,167 16
<i>Sickness Risks.</i>	
Gross cash received for premiums.....	\$ 2,536 95
Deduct reinsurance, \$192 and return premiums, \$398.14.....	590 14
Net cash received for said premiums.....	\$ 1,946 81
<i>Plate Glass Risks.</i>	
Gross cash received for premiums.....	\$ 3,210 57
Deduct return premiums.....	359 48
Net cash received for said premiums.....	\$ 2,830 11
<i>Automobile Risks.</i>	
Gross cash received for premiums.....	\$ 9,698 68
Deduct reinsurance, \$6.54; return premiums, \$2,822.69.....	2,816 15
Net cash received for said premiums.....	\$ 6,882 51

SESSIONAL PAPER No. 8

THE YORKSHIRE—Continued.

INCOME IN CANADA—Concluded.

Employers' Liability Risks.

Gross cash received for premiums.....	\$ 10,849 39	
Deduct return premiums.....	961 31	
Net cash received for said premiums.....	\$ 9,888 08	
Total net cash received for premiums.....	\$	402,627 90
Received for interest on investments.....		80,610 89
Received for rents.....		23,316 10
Total income in Canada.....	\$	506,554 89

EXPENDITURE IN CANADA.

Fire Risks.

Amount paid for losses occurring in previous years.....	\$ 7,277 30	
Deduct savings and salvage.....	418 64	
Net amount paid for said losses.....	\$ 6,858 66	
Amount paid for losses occurring during the year.....	\$ 217,461 91	
Deduct amount received for savings, salvage and reinsurances.....	560 02	
Net amount paid for said losses.....	\$ 216,901 89	
Total net amount paid for fire losses.....	\$ 223,760 55	

Live Stock Risks.

Net amount paid for claims occurring in previous years.....	\$ 9,454 65	
Net amount paid for claims occurring during the year.....	24,021 65	
Total net amount paid for live stock claims.....	\$ 33,476 30	

Automobile Risks.

Net amount paid for claims occurring in previous years.....	\$ 226 85	
Net amount paid for claims occurring during the year.....	3,747 73	
Total net amount paid for automobile claims.....	\$ 3,974 58	

Plate Glass Risks.

Net amount paid for claims occurring in previous years.....	\$ 113 77	
Net amount paid for claims occurring during the year.....	560 33	
Total net amount paid for plate glass claims.....	\$ 674 10	

Accident Risks.

Net amount paid for claims occurring in previous years.....	\$ 89 63	
Amount paid for claims occurring during the year.....	\$ 936 63	
Deduct salvages and reinsurances.....	62 50	
Net amount paid for said claims.....	\$ 924 13	
Total net amount paid for accident claims.....	\$ 1,013 76	

Employers' Liability Risks.

Net amount paid for claims occurring in previous years.....	\$ 886 73	
Net amount paid for claims occurring during the year.....	740 11	
Total net amount paid for employers' liability claims.....	\$ 1,626 84	

Sickness Risks.

Net amount paid for sickness claims.....	\$ 926 96	
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Total net amount paid for losses.....\$ 265,453 89

THE YORKSHIRE—Continued.

EXPENDITURE IN CANADA—Concluded.

Paid for commission or brokerage: fire, \$62,735.24; other, \$12,382.40.	\$ 75,117 64
Paid for salaries, fees, and all other charges of officials: fire, (salaries, officials, \$16,986.18; directors' fees, \$960; auditors' fees, \$212.50; travelling expenses, \$3,672.45); total, \$21,831.13. Other, (salaries of officials, \$7,771.49; travelling expenses, \$70.17; travelling expenses, \$2,762.29); total, \$10,612.95.	32,444 08
Paid for taxes: fire, \$6,683.71; other, \$1,259.80.	7,943 51
Miscellaneous payments, fire, viz.: Rent and light, \$4,157.85; printing and stationery, \$4,770.41; advertising, \$379.48; postage, telegrams, telephone and express, \$2,519.44; petty expenses and sundries, \$1,374.86; office furniture and fittings, \$966.15; underwriters' association fees, \$2,674.13; maps and plans, \$1,664.65; legal fees, \$33; cost of automobile, \$1,750 (Inspector's expenses).	20,289 97
Miscellaneous payments, other, viz.: Advertising, \$336.32; furniture and fixtures, \$169.66; vet. surgeon's fees, \$33.60; postage, telegrams, telephones and express, \$933.20; printing and stationery, \$1,955.87; rent and light, \$901.50; petty expenses and sundries, \$652.09; association fees, \$98.40.	5,080 64
Total expenditure in Canada.	\$ 406,328 93

RISKS AND PREMIUMS IN CANADA.

Fire Risks.

	No.	Amount.	Premiums.
Gross policies in force at date of last statement.	15,780	\$ 33,774,203	\$ 407,823 46
Policies taken during the year, new and renewed.	12,746	34,149,047	394,572 83
Total.	28,526	\$ 67,923,250	\$ 802,396 29
Deduct terminated.	10,234	27,620,036	327,790 46
Gross in force at end of year.	18,292	\$ 40,303,214	\$ 474,605 83
Deduct reinsured.		445,000	2,864 63
Net in force at December 31, 1913.	18,292	\$ 39,858,214	\$ 471,741 20

Live Stock Risks.

Gross policies in force at date of last statement.	735	\$ 480,784	\$ 32,691 49
Taken during the year, new.	1,420	1,134,842	48,019 04
Total.	2,155	\$ 1,615,626	\$ 80,710 53
Deduct terminated.	1,525	1,213,844	52,801 49
Gross and net in force at Dec. 31, 1913.	630	\$ 401,782	\$ 27,909 04

Accident Risks.

Gross policies in force at date of last statement.	260	\$ 630,200	\$ 3,687 83
Taken during the year, new.	145	498,000	2,756 88
Taken during the year, renewed.	117	321,000	1,899 50
Total.	522	\$ 1,449,200	\$ 8,344 21
Deduct terminated.	319	788,200	4,558 79
Gross in force at end of year.	203	\$ 661,000	\$ 3,785 42
Deduct reinsured.	18	84,000	422 00
Net in force at December 31, 1913.	185	\$ 577,000	\$ 3,363 42

Employers' Liability Risks.

Gross policies in force at date of last statement.	49	\$ 492,447	\$ 6,857 67
Taken during the year, new.	210	2,100,000	8,161 95
Taken during the year, renewed.	22	220,000	1,448 85
Total.	281	\$ 2,812,447	\$ 16,468 47
Deduct terminated.	53	530,000	10,259 14
Gross and net in force at December 31, 1913.	228	\$ 2,282,447	\$ 6,209 33

SESSIONAL PAPER No. 8

THE YORKSHIRE—*Concluded.*RISKS AND PREMIUMS IN CANADA.— *Concluded.*

<i>Sickness Risks.</i>	No.	Amount.	Premiums.
Gross policies in force at date of last statement...	182	.....	\$ 1,663 07
Taken during the year, new.....	89	.....	1,307 00
Taken during the year, renewed.....	82	.....	893 00
Total.....	353	.....	\$ 3,863 07
Deduct terminated.....	29	.....	2,061 21
Gross in force at end of year.....	324	.....	\$ 1,801 86
Deduct reinsured.....	9	.....	192 00
Net in force at December 31, 1913.....	315	.....	\$ 1,609 86

Plate Glass Risks.

Gross policies in force at date of last statement...	130	.....	\$ 2,590 70
Taken during the year, new.....	109	.....	2,037 58
Taken during the year, renewed.....	49	.....	670 11
Total.....	288	.....	\$ 5,298 39
Deduct terminated.....	150	.....	2,526 72
Gross and net in force at December 31, 1913.....	138	.....	\$ 2,771 67

Automobile Risks.

Gross policies in force at date of last statement...	44	\$ 440,000	\$ 3,758 40
Taken during the year, new.....	172	1,720,000	11,097 62
Total.....	216	\$ 2,160,000	\$ 14,856 02
Deduct terminated.....	154	1,540,000	6,581 09
Gross in force at end of year.....	62	\$ 620,000	\$ 8,274 93
Deduct reinsured.....	..	20,000	115 37
Net in force at December 31, 1913.....	62	\$ 600,000	\$ 8,159 56

(For General Business Statement, see Appendix.)

STATEMENTS

OF

Accident, Guarantee, Plate Glass, Steam Boiler,
Burglary, Sickness, Inland Transit,

AND OTHER

INSURANCE COMPANIES

TRANSACTION BUSINESS

OTHER THAN FIRE OR LIFE

LIST OF COMPANIES

LICENSED UNDER THE INSURANCE ACT, 1910, TO TRANSACT IN CANADA BUSINESS OF INSURANCE OTHER THAN FIRE OR LIFE, DURING THE YEAR ENDING DECEMBER 31, 1913.

ACCIDENT INSURANCE.

Alliance Assurance Company (Limited). (*See Fire Statement.*)
The Canada Accident Assurance Company.
The Canadian Casualty and Boiler Insurance Company.
The Canadian Railway Accident Insurance Company.
The Dominion Gresham Guarantee and Casualty Company.
The Dominion of Canada Guarantee and Accident Insurance Company.
The Employers' Liability Assurance Corporation (Limited). (*See Fire Statement.*)
The Fidelity and Casualty Company of New York.
The General Accident Assurance Company of Canada.
The Guardian Accident and Guarantee Company.
The Imperial Guarantee and Accident Insurance Company of Canada.
International Casualty Company.
The Law Union and Rock Insurance Company (Limited). (*See Fire Statement.*)
The London and Lancashire Guarantee and Accident Company of Canada.
The London Guarantee and Accident Company (Limited).
The Loyal Protective Insurance Company.
Maryland Casualty Company.
The Merchants and Employers Guarantee and Accident Company.
The North American Accident Insurance Company.
The Norwich Union Fire Insurance Society (Limited). (*See Fire Statement.*)
The Ocean Accident and Guarantee Corporation (Limited).
The Protective Association of Canada.
Railway Passengers Assurance Company.
The Ridgely Protective Association.
The Royal Exchange Assurance. (*See Fire Statement.*)
The Travelers Indemnity Company, Hartford, Conn.
The Travelers Insurance Company, Hartford, Conn.
The Travellers' Indemnity Company of Canada.
The United States Fidelity and Guaranty Company.
The Yorkshire Insurance Company (Limited). (*See Fire Statement.*)

AUTOMOBILE INSURANCE.

Ætna Insurance Company. (*See Fire Statement.*)
The Canadian Railway Accident Insurance Company.
The Dominion Gresham Guarantee and Casualty Company.
Fireman's Fund Insurance Company. (*See Fire Statement.*)
Glens Falls Insurance Company. (*See Fire Statement.*)
Hartford Fire Insurance Company. (*See Fire Statement.*)

SESSIONAL PAPER No. 8

AUTOMOBILE INSURANCE—*Concluded.*

The Home Insurance Company. (*See Fire Statement.*)
 Insurance Company of North America. (*See Fire Statement.*)
 International Casualty Company.
 The London and Lancashire Guarantee and Accident Company of Canada.
 The Marine Insurance Company (Limited). (*See Fire Statement.*)
 Niagara Fire Insurance Company. (*See Fire Statement.*)
 Providence Washington Insurance Company. (*See Fire Statement.*)
 Queen Insurance Company of America (*See Fire Statement.*)
 The Royal Exchange Assurance. (*See Fire Statement.*)
 Saint Paul Fire and Marine Insurance Company. (*See Fire Statement.*)
 The Travelers Indemnity Company, Hartford, Conn.
 The Travellers' Indemnity Company of Canada.

BURGLARY INSURANCE.

The Canadian Railway Accident Insurance Company.
 The Dominion Gresham Guarantee and Casualty Company.
 The Dominion of Canada Guarantee and Accident Insurance Company.
 The Fidelity and Casualty Company of New York.
 The Guardian Accident and Guarantee Company.
 The Imperial Guarantee and Accident Insurance Company of Canada.
 The London Guarantee and Accident Company (Limited).
 Maryland Casualty Company.
 The United States Fidelity and Guaranty Company.

EXPLOSION INSURANCE.

The Western Assurance Company. (*See Fire Statement.*)

GUARANTEE INSURANCE.

Alliance Assurance Company (Limited). (*See Fire Statement.*)
 American Surety Company of New York.
 The Canada Accident Assurance Company.
 The Canadian Surety Company.
 The Dominion Gresham Guarantee and Casualty Company.
 The Dominion of Canada Guarantee and Accident Insurance Company.
 The Employers' Liability Assurance Corporation (Limited). (*See Fire Statement.*)
 The Guarantee Company of North America.
 The Guardian Accident and Guarantee Company.
 The Imperial Guarantee and Accident Insurance Company of Canada.
 International Fidelity Insurance Company.
 The London and Lancashire Guarantee and Accident Company of Canada.
 The London Guarantee and Accident Company (Limited).
 Maryland Casualty Company.
 National Surety Company.
 The Ocean Accident and Guarantee Corporation (Limited).
 Railway Passengers Assurance Company.
 The United States Fidelity and Guaranty Company.

HAIL INSURANCE.

British America Assurance Company. (*See Fire Statement.*)
The Canada Hail Insurance Company.
The Home Insurance Company. (*See Fire Statement.*)
The Hudson Bay Insurance Company. (*See Fire Statement.*)
Northwestern National Insurance Company of Milwaukee, Wis. (*See Fire Statement.*)

INLAND TRANSPORTATION INSURANCE.

The American and Foreign Marine Insurance Company.
The British and Foreign Marine Insurance Company (Limited.)
Fireman's Fund Insurance Company. (*See Fire Statement.*)
Hartford Fire Insurance Company. (*See Fire Statement.*)
Insurance Company of North America. (*See Fire Statement.*)
The Marine Insurance Company (Limited). (*See Fire Statement.*)
The Ocean Marine Insurance Company (Limited).
Queen Insurance Company of America. (*See Fire Statement.*)
Saint Paul Fire and Marine Insurance Company. (*See Fire Statement.*)
The Western Assurance Company. (*See Fire Statement.*)

LIGHTNING INSURANCE.

The Western Assurance Company. (*See Fire Statement.*)

LIVE STOCK INSURANCE.

The General Animals Insurance Company of Canada.
The Yorkshire Insurance Company (Limited). (*See Fire Statement.*)

PLATE GLASS INSURANCE.

The Canada Accident Assurance Company.
The Canadian Railway Accident Insurance Company.
The Dominion of Canada Guarantee and Accident Insurance Company.
The Fidelity and Casualty Company of New York.
The Guardian Accident and Guarantee Company.
The Imperial Guarantee and Accident Insurance Company of Canada.
Lloyds Plate Glass Insurance Company of New York.
The London and Lancashire Guarantee and Accident Company of Canada.
Maryland Casualty Company.
The Mount Royal Assurance Company. (*See Fire Statement.*)
The National Provincial Plate Glass and General Insurance Company (Limited).
The New York Plate Glass Insurance Company.
The North American Accident Insurance Company.
The Norwich Union Fire Insurance Society (Limited). (*See Fire Statement.*)
The Ocean Accident and Guarantee Corporation (Limited).
Railway Passengers Assurance Company.
The Travellers' Indemnity Company of Canada.
The United States Fidelity and Guaranty Company.
The Yorkshire Insurance Company (Limited). (*See Fire Statement.*)

SESSIONAL PAPER No. 8

SICKNESS INSURANCE.

- Alliance Assurance Company (Limited). (*See Fire Statement.*)
The Canada Accident Assurance Company.
The Canadian Casualty and Boiler Insurance Company.
The Canadian Order of the Woodmen of the World. (*See Life Statement, Vol. II.*)
The Canadian Railway Accident Insurance Company.
Catholic Mutual Benefit Association of Canada, The Grand Council of the. (*See Life Statement, Vol. II.*)
The Dominion Gresham Guarantee and Casualty Company.
The Dominion of Canada Guarantee and Accident Insurance Company.
The Employers' Liability Assurance Corporation (Limited). (*See Fire Statement.*)
The Fidelity and Casualty Company of New York.
The General Accident Assurance Company of Canada.
The Guardian Accident and Guarantee Company.
The Imperial Guarantee and Accident Insurance Company of Canada.
The Independent Order of Foresters. (*See Life Statement, Vol. II.*)
International Casualty Company.
The Law Union and Rock Insurance Company (Limited). (*See Fire Statement.*)
The London and Lancashire Guarantee and Accident Company of Canada.
The London Guarantee and Accident Company (Limited).
The Loyal Protective Insurance Company.
Maryland Casualty Company.
The Merchants and Employers Guarantee and Accident Company.
Moose, the Grand Lodge of the Loyal Order of, in the Dominion of Canada.
The North American Accident Insurance Company.
The Norwich Union Fire Insurance Society (Limited). (*See Fire Statement.*)
The Ocean Accident and Guarantee Corporation (Limited).
The Protective Association of Canada.
Railway Passengers Assurance Company.
The Ridgeley Protective Association.
The Royal Exchange Assurance. (*See Fire Statement.*)
The Royal Guardians. (*See Life Statement, Vol. II.*)
The Subsidiary High Court of the Ancient Order of Foresters in the Dominion of Canada. (*See Life Statement, Vol. II.*)
The Travelers Indemnity Company, Hartford, Conn.
The Travellers' Indemnity Company of Canada.
The United States Fidelity and Guaranty Company.
The Yorkshire Insurance Company (Limited). (*See Fire Statement.*)

SPRINKLER LEAKAGE INSURANCE.

- American Lloyds, Underwriters at. (*See Fire Statement.*)
The British and Foreign Marine Insurance Company (Limited).
Hartford Fire Insurance Company. (*See Fire Statement.*)
The Home Insurance Company. (*See Fire Statement.*)
Springfield Fire and Marine Insurance Company. (*See Fire Statement.*)

STEAM BOILER INSURANCE.

- The Boiler Inspection and Insurance Company of Canada.
The Canadian Casualty and Boiler Insurance Company.
The Fidelity and Casualty Company of New York.
The Hartford Steam Boiler Inspection and Insurance Company.

STEAM BOILER INSURANCE—*Concluded.*

Maryland Casualty Company.
The Travelers Indemnity Company, Hartford, Conn.
The Travellers' Indemnity Company of Canada.
The United States Fidelity and Guaranty Company.

TITLE INSURANCE.

The Title and Trust Company.

TORNADO INSURANCE.

Ætna Insurance Company. (*See Fire Statement.*)
American Central Insurance Company. (*See Fire Statement.*)
Fidelity-Phenix Fire Insurance Company of New York. (*See Fire Statement.*)
Glens Falls Insurance Company. (*See Fire Statement.*)
Hartford Fire Insurance Company. (*See Fire Statement.*)
The Home Insurance Company. (*See Fire Statement.*)
National Fire Insurance Company of Hartford. (*See Fire Statement.*)
National Union Fire Insurance Company of Pittsburgh, Pa. (*See Fire Statement.*)
Niagara Fire Insurance Company. (*See Fire Statement.*)
Northwestern National Insurance Company of Milwaukee, Wis. (*See Fire Statement.*)
The Scottish Union and National Insurance Company. (*See Fire Statement.*)
Springfield Fire and Marine Insurance Company. (*See Fire Statement.*)
Saint Paul Fire and Marine Insurance Company. (*See Fire Statement.*)
The Western Assurance Company. (*See Fire Statement.*)

WEATHER INSURANCE.

The Canada Weather Insurance Company.

SESSIONAL PAPER No. 8

THE AMERICAN AND FOREIGN MARINE INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1913.

President—W. L. H. SIMPSON. Principal Office—New York, N.Y.
 Secretary—JOHN E. HOFFMAN. Head Office in Canada—Montreal.
 Chief Agent in Canada—ROBERT J. DALE.

(Organized and incorporated, December, 1896. Commenced business in Canada, January 1, 1904.)

CAPITAL.

Amount of joint stock capital authorized, subscribed for and paid up in cash.....\$ 300,000 00

ASSETS IN CANADA.

Bonds in deposit with the Receiver General, viz.:—

State of New York, Canal Improvement bonds, 1961, 4 p.c. par value, \$26,000; carried
 out at market value.....\$ 25,220 00
 Cash at head office in Canada.....2,800 21

Total assets in Canada.....\$ 28,020 21

LIABILITIES IN CANADA.

Nil.

INCOME IN CANADA.

Gross cash received for premiums.....\$ 18,231 98
 Deduct reinsurance, 70c; return premium, \$94.57.....95 27

Net cash received for said premiums.....\$ 18,136 71

Total income in Canada.....\$ 18,136 71

EXPENDITURE IN CANADA.

Amount paid for inland transportation losses occurring during the year....\$ 2,653 01

Net amount paid for said losses.....\$ 2,653 01
 Paid for commission or brokerage.....3,625 29
 Paid for taxes.....598 76

Total expenditure in Canada.....\$ 6,877 06

RISKS AND PREMIUMS IN CANADA.

<i>Inland Transportation Risks.</i>	No.	Amount.	Premiums.
Policies taken during the year.....	702	\$ 78,558 052	\$ 18,231 98
Deduct terminated.....	702	78,558,052	18,231 98

4 GEORGE V., A. 1914

THE AMERICAN AND FOREIGN—*Concluded.*

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1913.

INCOME.

Total amount received for premiums.....	\$ 151,841 41
Total amount received for interest and dividends.....	41,955 87
Gross increase, by adjustment, in book value of bonds.....	343 91
Total income.....	\$ 194,141 19

DISBURSEMENTS.

Net amount paid for losses.....	\$ 55,581 49
Expenses of adjustment and settlement of claims.....	3,747 10
Paid stockholders for interest or dividends.....	21,000 00
Commission or brokerage.....	32,275 11
Salaries, fees and all other charges of officers, directors, trustees and home office employees.....	4,120 00
Allowances to local agencies for miscellaneous agency expenses.....	38 50
State taxes on premiums, Insurance Department licenses and fees.....	6,932 97
All other licenses.....	418 74
Gross decrease in book value of bonds.....	776 88
Underwriters' boards and tariff associations.....	137 83
Inspectors and surveys.....	105 84
Fire department, fire patrol and salvage corps assessments, fees, taxes and expenses.....	5 52
Agents' balances charged off.....	710 87
Other disbursements.....	2,829 21
Total disbursements.....	\$ 128,680 06

LEDGER ASSETS.

Book value of stocks and bonds.....	\$ 1,145,560 96
Cash in trust companies and in banks.....	11,765 11
Agents' balances.....	25,372 83
Total ledger assets.....	\$ 1,182 698 90

NON-LEDGER ASSETS.

Interest accrued.....	\$ 8,474 16
Due from other companies for reinsurances.....	3,688 32
Gross assets.....	\$ 1,194,861 38
Deduct assets not admitted.....	98,948 43
Total admitted assets.....	\$ 1,095 912 95

LIABILITIES.

Net amount of unpaid losses and claims.....	\$ 46,049 00
Total unearned premiums.....	48,293 19
Federal, state, county and other taxes due or accrued.....	9,500 60
Salaries, rents, expenses, bills, accounts, fees, &c., due or accrued.....	200 00
Total liabilities, except capital.....	\$ 104,042 79
Capital paid up in cash.....	300,000 00
Surplus over all liabilities.....	691,870 16
Total liabilities.....	\$ 1,095,912 95

RISKS AND PREMIUMS.

FOR MARINE AND INLAND RISKS.

Amount written or renewed during the year.....	\$698,444,872 00
Premiums thereon.....	781,328 02
Amount terminated during the year.....	696,910,114 00
Premiums thereon.....	789,385 92
Net amount in force at December 31, 1913.....	11,402,642 00
Premiums thereon.....	81,575 84

SESSIONAL PAPER No. 8

†AMERICAN SURETY COMPANY OF NEW YORK.

STATEMENT FOR THE HALF-YEAR ENDING JUNE 30, 1913.

President—F. W. LAFRENTZ. Secretary—H. B. ZEVELY.
 Principal Office—100 Broadway, New York.
 Chief Agent in Canada— Head Office in Canada—Toronto.
 WILLIAM H. HALL.

(Incorporated, April 14, 1884. Commenced business in Canada, July, 1887.)

CAPITAL.

Amount of joint stock capital authorized, subscribed for and paid up in cash.....\$ 5,000,000 00

ASSETS IN CANADA.

Bonds owned by the company:—

	Par value.	Market value.
*Canadian Northern Railway, Winnipeg Terminals bonds (guaranteed by Prov. Man.) 1939, 4 p.c.....	\$ 100,000 00	\$ 89,000 00
Province of New Brunswick bonds, 1939, 3 p.c.....	10,000 00	7,700 00
Total par and market values.....	\$ 110,000 00	\$ 96,700 00

Carried out at market value.....	\$ 96,700 00
Cash at head office in Canada.....	
Cash in banks, viz.:—	
Imperial Bank of Canada, Toronto.....	\$ 750 00
Home Bank, Toronto.....	1,059 39
Molsons Bank, Montreal.....	20,000 00
Total cash in banks.....	21,809 39
Interest accrued.....	2,300 00
Gross premiums due and uncollected on Canadian policies in force, guarantee, \$4,454 56; carried out at 80 per cent.....	3,563 65
Total assets in Canada.....	\$ 124,373 04

LIABILITIES IN CANADA.

Outstanding claims, viz.:—	
Guarantee, unadjusted.....	\$ 5,402 48
“ resisted, in suit.....	7,665 95
Total net amount of unpaid claims (\$9,289.64 accrued in previous years).....	\$ 13,068 43
Total liabilities in Canada.....	\$ 13,068 43

INCOME IN CANADA.

Gross cash received for premiums.....	\$ 17,886 29
Deduct reinsurance, \$15,391 17; return premiums, \$5,174 35.....	20,565 52
Total net cash received for premiums.....	\$ - 2,679 23
Received for interest on investments.....	2,450 00
Proceeds from transfer of agency organization, office equipment and goodwill in Canada to the Canadian Surety Company.....	25,000 00
Total income in Canada.....	\$ 24,770 77

*In deposit with Receiver General.

†This company has reinsured all its policies with the Canadian Surety Company and gave notice that it would apply for the release of its deposit. The Company subsequently applied for a new license and on May 7, 1914, such new license was issued to the company.

4 GEORGE V., A. 1914

AMERICAN SURETY COMPANY—Continued.

EXPENDITURE IN CANADA.

Net amount paid for claims occurring in previous years.....	\$ 19,047 00
Amount paid for claims occurring during the year.....	\$ 9,643 71
Deduct recoveries and reinsurances.....	3,800 00
Net amount paid for said claims.....	\$ 5,843 71
Total net amount paid for claims.....	\$ 24,890 71
Commission or brokerage.....	— 1,539 88
Paid for salaries of officials, \$1,934.46; salaries of agents, \$65.89; travelling expenses, \$117 50.....	5,120 85
Taxes.....	230 37
Miscellaneous payments, viz.: Postage, telegrams, telephone, express, &c., \$617.31; rents, \$200, printing and stationery, \$126.52; claims' expenses, \$11 55.....	1,155 38
Total expenditure in Canada.....	\$ 29,857 43

RISKS AND PREMIUMS IN CANADA.

	No.	Amount.	Premiums.
Gross policies in force at date of last statement...	4,314	\$ 10,096,376	\$ 38,121 70
Taken during the year, new and renewed.....	2,297	4,780,928	17,513 89
Total	6,611	\$ 14,877,304	\$ 55,635 59
Deduct terminated.....	2,209	5,235,388	40,244 42
*Gross and net in force at June 30, 1913.....	4,402	\$ 9,641,916	\$ 15,391 17

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1913.

LEDGER ASSETS.

Book value of real estate.....	\$ 3,480,000 00
Loans secured by pledge of bonds, stocks or other collaterals.....	21,026 36
Mortgage loans on real estate, first liens.....	54,250 00
Book value of stocks and bonds owned.....	4,534,056 05
Cash on hand and in banks or deposited in trust companies.....	939,866 58
Gross premiums in course of collection.....	617,491 50
Total ledger assets.....	\$ 9,646,690 49

NON-LEDGER ASSETS.

Interest accrued.....	\$ 18,881 99
Rents due and accrued.....	9,780 05
Gross assets.....	\$ 9,675,352 53
Deduct assets not admitted.....	804,013 05
Total admitted assets.....	\$ 8,871,339 48

LIABILITIES.

Total amount of unpaid losses.....	\$ 689,112 88
Total unearned premiums.....	1,839,101 75
Commission, brokerage, etc., due or to become due to agents.....	33,412 66
Salaries, expenses, etc., due and accrued.....	44,453 51
Federal, State and other taxes due or accrued (estimated).....	48,713 28
Reinsurance due.....	22,616 38
Advance premiums.....	35,499 90
Expenses of investigation and adjustment of unpaid claims.....	25,000 00
Other liabilities.....	26,712 94
Gross liabilities, except paid up capital.....	\$ 2,764,623 30
Capital stock paid up.....	5,000,000 00
Surplus beyond capital and other liabilities.....	1,106,716 18
Total liabilities.....	\$ 8,871,339 48

*All the risks of this company have been reinsured with the Canadian Surety Company.

SESSIONAL PAPER No. 8

AMERICAN SURETY COMPANY—*Concluded.*

INCOME.

Net cash received for premiums.....	\$ 3,070,761 04
Received for interest and dividends.....	214,819 52
Received for rents.....	289,227 15
Gross profit on sale or maturity of real estate and bonds.....	112,197 85
Gross increase by adjustment in book value of real estate and bonds.....	3,717 47
All other income.....	16,614 46
Total income.....	<u>\$ 3,707,337 49</u>

EXPENDITURE.

Net amount paid for losses.....	\$ 865,782 88
Investigation and adjustment of claims.....	62,812 92
Dividends paid stockholders.....	500,000 00
Commission or brokerage.....	422,541 07
Salaries, travelling and all other expenses of agents not on commission account.....	772,670 88
Salaries, fees and all other compensation of officers, directors, trustees and home office employees.....	350,376 85
Inspections.....	15,206 37
Taxes on real estate.....	79,247 12
State taxes on premiums, Insurance Department licenses and fees.....	63,724 38
All other licenses, fees and taxes.....	7,679 97
Rent.....	47,702 50
Repairs and expenses (other than taxes) on real estate, including rent of building, leased for 99 years.....	189,613 98
Gross loss on sale or maturity of bonds and stocks.....	18,852 00
Gross decrease by adjustment in book value of ledger assets.....	24,207 27
All other expenditure.....	109,023 12
Total expenditure.....	<u>\$ 3,529,441 31</u>

EXHIBIT OF PREMIUMS.

	For fidelity risks.	For surety risks.
Premiums on policies written or renewed during the year.....	\$ 1,503,954 07	\$ 2,431,233 51
Premiums on risks expired and terminated.....	1,422,175 50	2,141,899 34
Premiums on policies in force at end of year.....	<u>1,297,497 28</u>	<u>2,263,557 80</u>

THE BOILER INSPECTION AND INSURANCE COMPANY OF CANADA.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1913.

President—GEORGE C. ROBB.

Vice-President, Chief Agent and Secretary—HENRY N. ROBERTS.

Principal Office—Toronto.

(Incorporated, April 8, 1875, by 38 Vic., cap. 95; amended in 1882 by 45 Vic., cap. 102, and in 1898 by 52 Vic., cap. 97, and in 1892, by 55-56 Vic., cap. 68. Commenced business in Canada, October 9, 1875.)

CAPITAL.

Amount of joint stock capital authorized.....	\$ 500,000 00
Amount subscribed for and paid up in cash.....	100,100 00

(For List of Shareholders, see Appendix.)

ASSETS.

Amount secured by way of loans on real estate, by bond or mortgage, first liens.....	\$ 5,000 00
Bonds owned by the Company, viz:—	

In deposit with Receiver General.

	Par value.	Book value.	Market value.
City of Vancouver debts., 1942, 3½ p. c.....	\$ 7,000 00	\$ 6,686 42	\$ 5,390 00
City of Vancouver debts., 1946, 4 p. c.....	7,000 00	6,686 42	5,880 00
Town of Owen Sound debts., 1923, 4 p. c.....	4,000 00	4,013 58	3,640 00
City of London, Ont. debts., 1914, 4½ p. c.....	10,574 12	11,177 91	10,574 11
City of London, Ont. debts., 1921, 4 p. c.....	6,000 00	6,000 00	5,640 00
Town of Maisonneuve debts., 1946, 4½ p. c.....	10,000 00	9,761 97	9,100 00
City of Westmount debts., 1947, 4½ p. c.....	9,000 00	9,090 00	8,460 00
City of Edmonton School debts., 1914-1938, 5 p. c.....	12,500 00	12,812 65	12,000 24
City of Saskatoon S.D. debts., 1921-1940, 5 p. c.....	20,000 00	20,503 74	18,400 00
Mun. of Burnaby debts., 1922, 5 p. c.....	25,000 00	25,500 00	23,500 00
	\$ 111,074 12	\$ 112,232 69	\$ 102,584 35

Held by the Company.

City of Hamilton Hosp. debts., 1915-1919, 4 p. c.....	8,710 25	8,484 68	8,448 94
Canada Southern Ry. bonds, 1962, 5 p. c.....	19,000 00	20,092 50	19,760 00
City of Kamloops debts., 1956, 5 p. c.....	5,000 00	4,769 50	4,300 00
Canadian Northern Ry. Car Equipment debts., 1915, 4½ p. c.....	15,000 00	14,587 50	14,850 00
City of Strathcona debts., 1949, 4½ p. c.....	12,000 00	11,786 40	10,440 00
City of Moosejaw debts., 1921, 4½ p. c.....	10,000 00	9,764 00	9,500 00
City of Medicine Hat School debts., 1932-1935, 5 p. c.....	12,000 00	11,041 71	11,280 00
Total par, book and market values.....	\$ 192,784 37	\$ 192,758 98	\$ 181,163 29

Carried out at book value.....

192,758 98

Stocks owned by the Company, viz:—

	Par value.	Book value.	Market value.
628 shares Canada Permanent Mortgage Corp.....	\$ 6,280 00	\$ 7,713 70	\$ 11,555 20
75 shares Toronto General Trusts Corp.....	7,500 00	11,987 50	13,875 00
200 shares Consumers Gas Co.....	10,000 00	20,950 12	16,800 00
Total par, book and market values.....	\$ 23,780 00	\$ 40,651 32	\$ 42,230 20

SESSIONAL PAPER No. 8

THE BOILER INSPECTION AND INSURANCE Co.—*Continued.*ASSETS—*Concluded.*

Carried out at book value.....	\$	40,651 32
Cash at head office.....		3,734 78
Cash in bank of Nova Scotia, Toronto; savings account, \$12,838.84; do. current account, \$2,176.50; do. Montreal, current account, \$1,726.17.....		16,741 51
Total ledger assets.....	\$	258,886 59
Deduct market value of bonds, debts., etc., under book value.....		10,016 81
	\$	248,869 78

OTHER ASSETS.

Interest accrued.....		2,770 32
Office furniture and inspectors' appliances.....		2,000 00
Special service accounts in course of collection.....		253 70
Net amount of outstanding premiums, \$11,969.24; less 20 per cent.....		9,575 39
Total assets.....	\$	263,469 19

LIABILITIES.

Reserve of unearned premiums, \$114,853.56; carried out at 80 per cent.....	\$	91,882 85
Taxes due and accrued.....		340 25
Total liabilities (excluding capital stock).....	\$	92,223 10
Excess of assets over liabilities.....	\$	171,246 09
Capital stock paid in cash.....		100,100 00
Surplus over all liabilities and capital.....	\$	71,146 09

INCOME.

Gross cash received for premiums.....	\$	89,659 19
Deduct reinsurance, \$3,793.45; return premiums, \$18,307.83.....		22,101 33
Net cash received for steam boiler premiums.....	\$	67,557 86
Received for interest on investments and dividends on stocks.....		11,775 81
Income for special service department.....		1,110 60
Total income.....	\$	80,444 27

EXPENDITURE.

Net amount paid for claims occurring in previous years.....	\$	10,400 00
Amount paid for claims occurring during the year.....	\$	408,62
Deduct salvages and reinsurances.....		12 94
Net amount paid for said claims.....	\$	395 68
Total net amount paid for steam boiler claims.....	\$	10,795 68
Commission or brokerage.....		8,362 10
Paid for salaries of officials, \$7,200.00; salaries of agents, \$3,838.91; travelling expenses, \$785.15; inspectors' salaries and expenses, \$29,838.32.....		41,712 38
Taxes.....		1,786 34
Miscellaneous payments: Head office expenses, \$1,615.23; advertising, \$1,325.45; furniture and appliances, \$711.33; postage, telegrams, telephones and express, \$1,051.35; rent, \$3,302.50; exchange, \$91.10; legal fees, \$46.30; investigation of claims, \$16.25; agency expenses, \$615.40; printing and stationery, \$1,412.36.....		10,187 27
Total expenditure.....	\$	72,843 77

SYNOPSIS OF LEDGER ACCOUNTS.

Net ledger assets, December 31, 1912.....	\$	251,286 09
Income as above.....		80,444,27
Total.....	\$	331,730 36
Expenditure as above.....		72,843 77
Net ledger assets, December 31, 1913.....	\$	258,886 59

THE BOILER INSPECTION AND INSURANCE Co.—*Concluded.*

RISKS AND PREMIUMS.

<i>Steam Boiler Risks.</i>	No.	Amount.	Premiums.
Gross policies in force at date of last statement...	2,586	\$ 23,701,200	\$ 224,842 52
Taken during the year, new and renewed.....	1,267	13,036,600	106,675 77
Total.....	3,853	\$ 36,737,800	\$ 331,518 29
Deduct terminated.....	1,286	10,921,050	115,025 61
Gross and net in force at December 31, 1913.....	2,567	\$ 25,816,750	\$ 216,492 68

SESSIONAL PAPER No. 8

THE BRITISH AND FOREIGN MARINE INSURANCE COMPANY LIMITED.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1913.

Chairman—G. B. HEYWORTH. Secretary—WILLIAM GOW.
Principal Office—Liverpool, Eng. Head Office in Canada—Montreal.
Chief Agent in Canada—ROBERT J. DALE.

(Organized, 1863; incorporated, August 5, 1867. Commenced business in Canada, May 16, 1888.)

CAPITAL.

Amount of joint stock capital authorized and subscribed for.....	£ 1,340,000	\$ 6,521,333 33
Amount paid thereon in cash.....	268,000	1,304,266 67

ASSETS IN CANADA.

Bonds and stocks in deposit with the Receiver General:—

	Par value.	Market value.
City of Montreal bonds, 1926, 4 p.c.....	\$ 112,000 00	\$ 104,160 00
City of Montreal stock, 1926, 4 p.c.....	3,500 00	3,255 00
City of Montreal stock, 1927, 4 p.c.....	1,500 00	1,395 00
Total on deposit with Receiver General.....	\$ 117,000 00	\$ 108,810 00

Carried out at market value.....	\$ 108,810 00
Cash at head office in Canada.....	692 50
Interest accrued.....	780 00
Total assets in Canada.....	\$ 110,282 50

LIABILITIES IN CANADA.

Reserve of unearned premiums:—	
Inland Transportation.....	\$ 284 80
Sprinkler Leakage.....	465 00
Total, \$749.80; carried out at 80 per cent.....	\$ 599 84
Total liabilities in Canada.....	\$ 599 84

INCOME IN CANADA.

Inland Transportation Risks.

Gross cash received for premiums.....	\$ 2,994 65
Deduct reinsurance, \$325.55; return premiums, \$1.22.....	326 77
Net cash received for said premiums.....	\$ 2,667 88

Sprinkler Leakage Risks.

Net cash received for premiums during the year.....	452 50
Total net cash received for premiums.....	\$ 3,120 38
Received for interest on investments.....	4,680 00
Total income in Canada.....	\$ 7,800 38

4 GEORGE V., A. 1914

THE BRITISH AND FOREIGN—Continued.

EXPENDITURE IN CANADA.

Inland Transportation Risks.

Amount paid for claims occurring in previous years.....	\$	169 99
Amount paid for claims occurring during the year.....	\$	459 30
Deduct salvages and reinsurances.....		72 77
Net amount paid for said claims.....	\$	386 53
Total net amount paid for claims.....	\$	556 52
Paid for commission or brokerage.....		595 64
Printing and stationery.....		9 55
Total expenditure in Canada.....	\$	1,161 71

RISKS AND PREMIUMS IN CANADA.

<i>Inland Transportation Risks.</i>	No.	Amount.	Premiums thereon.
Policies in force at date of last statement.....	4	\$ 301,000	\$ 530 00
Policies taken during the year, new.....	316	1,713,629	2,994 65
Total.....	320	\$ 2,014,629	\$ 3,524 65
Deduct terminated.....	315	1,886,529	2,884 65
Gross in force at end of year.....	5	\$ 128,100	\$ 640 00
Deduct reinsured.....		14,091	70 40
Net in force at December 31, 1913.....	5	\$ 114,009	\$ 569 60

Sprinkler Leakage Risks.

Gross policies in force at date of last statement...	5	\$ 55,500 00	\$ 412 50
Taken during the year, new.....	10	97,500 00	452 50
Total.....	15	\$ 153,000 00	\$ 865 00
Deduct terminated.....	2	35,000 00	80 00
Gross and net in force at December 31, 1913.....	13	\$ 118,000 00	\$ 785 00

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1913.

The Underwriting Account for 1912, now closed, has resulted in a profit of £77,251 1s. 6d. The Interest Account for the year 1913 is £75,151 0s. 10d.

The combined result amounts to £152,402 2s. 4d., which with the balance of £311,214 16s. 11d., brought forward from last account (less £200,000 transferred to Reserve Fund) leaves to the credit of Profit and Loss Account £263,616 19s. 3d.

An interim dividend of 10s. per share, less income tax, having been paid in July last, it is now proposed to pay a dividend of 12s. 6d. per share, less income tax. After providing for dividends and Income Tax and depreciation on investments, there will remain a balance of £122,551 7s. 4d. at the credit of Profit and Loss Account.

The Premiums for the year 1913 amount to £524,087 9s. 4d. and the claims settled to £177,138 10s. 4d. leaving a net balance, after deducting expenses, of £292,154 16s. 0d.

SESSIONAL PAPER No. 8

THE BRITISH AND FOREIGN—*Concluded.*
PROFIT AND AND. LOSS ACCOUNT.

	£	s.	d.		£	s.	d.	
To balance 31st December, 1912.....	355,337	5	10	By dividend, less income tax, paid 1st March, 1913.....	39,432	5	10	
To balance Underwriting Account, 1912.....	298,944	0	4	By interim dividend, less income tax, paid 1st July, 1913.....	31,545	16	8	
To interest account, 1913.....	75,151	0	10	By claims, returns, &c., and commissions on profits of 1912, settled in 1913.....	£ 191,692	18	10	
				By amount transferred to underwriting suspense account to close 1912.....	30,000	0	0	
				By transferred to Reserve Fund.....	221,692	18	10	
				By amount written off investments.....	200,000	0	0	
				By income tax.....	64,761	1	7	
				By balance carried down.....	4,690	3	1	
					167,310	1	0	
	£	729,432	7	0	£	729,432	7	0

UNDERWRITING ACCOUNT.

	£	s.	d.		£	s.	d.	
To premiums 1913, less returns, reinsurances, and foreign taxes.....	524,087	9	4	By claims, 1913.....	177,138	10	4	
				By general expenses—including directors' and auditors' remuneration.....	54,794	3	0	
				By balance carried down.....	292,154	16	0	
	£	524,087	9	4	£	524,087	9	4

BALANCE SHEET.

	£	s.	d.	£	s.	d.
To capital—67,000 shares at £20 per share, £1,340,000.						
Paid up £4 per share.....	203,000	0	0	By investments.....	1,938,243	10 7
To reserve fund.....	1,200,000	0	0	By stamps.....	416	3 11
To balance profit and loss account brought down.....	167,310	1	0	By cash at bankers and on hand and bills receivable.....	81,196	10 5
To balance underwriting account.....	292,154	16	0	By interest and rents accrued but not received.....	33,765	6 1
To underwriting suspense and reinsurance accounts.....	212,288	12	1	By accounts due to the company.....	272,940	7 3
To accounts due by the company.....	186,813	9	2			
	£	2,326,566	18 3		£	2,326,566 18 3

THE CANADA ACCIDENT ASSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1913.

President—S. H. EWING.

Secretary and Manager—

Vice-President—J. S. N. DOUGALL.

T. H. HUDSON.

Principal Office—Montreal.

(Incorporated, June 23, 1887, by 50-51 Vic., cap. 106; amended in 1899 by 62-63 Vic., cap. 98. Commenced business in Canada, September 10, 1888.)

CAPITAL.

Amount of capital authorized.....	\$ 500,00 00
Amount of capital subscribed for.....	108,300 00
Amount paid thereon in cash.....	43,320 00

(For List of Shareholders, see Appendix.)

ASSETS.

Bonds and debentures in deposit with Receiver General, viz:—

	Par value.	Book value.	Market value.
Town of Whitby debts., 1916 to 1918, 5 p. c....	\$ 302 02	\$ 299 00	\$ 295 98
City of St. Henri debts., 1951, 4½ p. c.....	8,000 00	7,840 00	7,680 00
Town of St. Louis debts., 1937, 4 p. c.....	10,000 00	9,125 00	9,000 00
Town of St. Louis debts., 1929, 4½ p. c.....	4,000 00	3,940 00	3,920 00
Province of New Brunswick debts., 1921, 4 p. c.	5,000 00	4,850 00	4,850 00
Province of New Brunswick debts., 1938, 3 p. c.	9,733 33	7,592 00	7,592 00
Province of Manitoba debts., 1947, 4 p. c.....	1,000 00	915 00	910 00
City of Winnipeg debts., 1938, 4 p. c.....	15,000 00	13,500 00	13,050 00
City of Montreal (St. Paul) 4½ p. c., 1949.....	13,000 00	12,675 00	12,610 00
City of Montreal (St. Paul) debts., 1950, 4½ p. c.	25,000 00	24,375 00	24,250 00
Total on deposit with Receiver General....	\$ 91,035 35	\$ 85,111 00	\$ 84,157 98

Carried out at book value.....\$ 85,111 00

Stocks and bonds held by the company, viz:—

	Par value.	Book value.	Market value.
Dominion of Canada inscribed stock, 1934, 3½ p. c.....	\$ 37,960 00	\$ 34,164 00	\$ 34,164 00
City of Three Rivers debts., 1958, 4½ p. c.....	12,000 00	10,440 00	10,440 00
Canadian Northern Railway Co's. bonds (guaranteed by Province of Manitoba) 1930, 4 p. c.....	12,166 66	10,950 00	10,950 00
Town of Sydney, N.S., debts., 1932, 4 p. c.....	5,000 00	4,400 00	4,300 00
Town of St. Louis debts., 1929, 4½ p. c.....	1,000 00	985 00	980 00
Town of Valleyfield debts., 1926, 4 p. c.....	5,000 00	4,350 00	4,300 00
Town of Hintonburg debts., 1922, 5 p. c.....	2,500 00	2,500 00	2,425 00
City of Vancouver debts., 1939, 3½ p. c.....	4,000 00	3,210 00	3,160 00
Village of Verdun debts., 1929, 4 p. c.....	2,000 00	1,760 00	1,740 00
Town of Lachine debts., 1940, 4 p. c.....	6,000 00	4,980 00	4,920 00
Windsor Hotel Co's. bonds, 1931, 4½ p. c.....	5,000 00	4,900 00	4,700 00
City of Stratford bonds, 1936, 4 p. c.....	8,000 00	6,880 00	6,800 00
Town of Maisonneuve debts., 1946, 4½ p. c.....	5,000 00	4,575 00	4,550 00
Province of Manitoba debts., 1947, 4 p. c.....	5,000 00	4,575 00	4,550 00
City of St. Henri R.C. School debts., 1949, 4½ p. c.....	11,000 00	9,680 00	10,230 00
Town of Verdun debts., 1939, 5 p. c.....	5,000 00	4,912 00	4,850 00
Town of Longue Pointe R.C. School debts., 1951, 5 p. c.....	5,000 00	4,800 00	4,600 00

SESSIONAL PAPER No. 8

THE CANADA ACCIDENT—Continued.

ASSETS.—Concluded.

Stocks and bonds held by the company—Concluded.

	Par value.	Book value.	Market value.
Municipality of Dorval School debts., 1932, 5 p. c.	\$ 15,000 00	\$ 13,500 00	\$ 13,800 00
Municipality Youville School debts., 1952, 5 p. c.	10,000 00	9,500 00	8,600 00
City of Sherbrooke R. C. School bonds, 1942, 5 p. c.	5,000 00	4,725 00	4,900 00
Municipality of Maisonneuve School bonds, 1937, 5 p. c.	10,000 00	9,650 00	9,700 00
City of Three Rivers debts., 1956, 4½ p. c.	15,000 00	13,125 00	13,050 00
City of Fort William debts., 1933, 5 p. c.	15,000 00	14,550 00	14,400 00
Town of Longue Pointe School bonds, 1952, 5 p. c.	10,000 00	9,600 00	9,100 00
City of Lachine bonds, 1952, 4½ p. c.	15,000 00	13,162 00	13,050 00
City of Fraserville debts., 1940, 5 p. c.	26,000 00	24,180 00	24,440 00
Town of Vaudreuil debts., 1929, 4½ p. c.	5,000 00	4,350 00	4,300 00
City of Ottawa R.C.S.S. debts., 1916, 4½ p. c.	2,600 00	2,561 00	2,548 00
Parish Tres. St. Redempteur debts., 1914 to 1945, 5 p. c.	7,407 25	5,303 00	6,666 52
School Mun., St. Georges debts., 1960, 4½ p. c.	20,000 00	17,400 00	15,600 00
Mun. of Dewdney & Hatzic bonds, 1930, 6 p. c.	15,000 00	15,000 00	15,000 00
St. Gregoire School debts., 1950, 4½ p. c.	20,000 00	17,600 00	15,800 00
Town of St. Laurent School bonds 1951, 5 p. c.	5,000 00	4,750 00	4,450 00
City of Winnipeg bonds, 1935, 3½ p. c.	2,000 00	1,680 00	1,620 00
Total par, book and market values.	\$ 329,633 91	\$ 298,697 00	\$ 294,683 52

Carried out at book value.....\$ 298,697 00

Stocks owned by the company, viz:—

	Par value.	Book value.	Market value.
100 shares Molsons Bank Stock.....	\$ 10,000 00	\$ 19,400 00	\$ 19,500 00
Carried out at book value.....			19,400 00
Cash on hand at head office and in transit.....			175 17
Cash in Banks, savings account, \$12,913.50; current account, \$20,539.85.....			33,453 35
Accident trust deposit.....			750 00
Advance travelling expenses.....			156 26

Total ledger assets.....\$ 437,742 78

Deduct market value of bonds, debentures and stocks under book value.....4,866 50

OTHER ASSETS.

\$ 432,876 28

Interest accrued.....\$ 2,997 62

Gross premiums due and uncollected on policies in force, viz:—

Accident.....	\$ 4,616 72
Plate Glass.....	2,917 99
Sickness.....	2,537 41
Employers' liability.....	64,050 51
Guarantee.....	1,411 48

Total.....\$ 75,534 11

Less commission (25 p. c.).....18,883 52

Net amount of outstanding premiums.....56,650 59

Due for reinsurances.....845 43

Total assets.....\$ 493,369 92

LIABILITIES.

Net amount of outstanding, unadjusted claims:—

Accident.....	\$ 2,919 85
Plate Glass (\$17 accrued in previous years).....	1,271 37
Sickness.....	879 44
Employers' Liability (\$12,650 accrued in previous years).....	54,337 00

Total net amount of unpaid claims.....\$ 59,407 6

THE CANADA ACCIDENT—Continued.

LIABILITIES—Concluded.

Reserve of unearned premiums for accident risks.....	\$ 20,641 20
Reserve of unearned premiums for plate glass risks.....	23,227 14
Reserve of unearned premiums for sickness risks.....	6,067 94
Reserve of unearned premiums for employers' liability risks.....	54,154 78
Reserve of unearned premiums for guarantee risks.....	1,543 67
Total net reserve, \$105,034.73; carried out at 80 per cent.....	\$ 84,027 78
Present value of claims paid by instalments not yet due (liability).....	2,000 00
Due reinsurance companies.....	301 37
Taxes due and accrued.....	2,000 00
Total liabilities (except capital).....	\$ 147,736 81
Excess of assets over liabilities.....	\$ 345,633 11
Capital stock paid in cash.....	43,320 00
Surplus over liabilities and capital.....	\$ 302,313 11

INCOME.

Accident Risks.

Gross cash received for premiums.....	\$ 45,727 43
Deduct reinsurance.....	2,235 24
Net cash received for said premiums.....	\$ 43,492 19

Employers' Liability Risks.

Gross cash received for premiums.....	\$ 243,211 70
Deduct reinsurance.....	61 94
Net cash received for said premiums.....	\$ 243,149 76

Sickness Risks.

Gross cash received for premiums.....	\$ 11,931 80
Deduct reinsurance.....	784 54
Net cash received for said premiums.....	\$ 11,147 26

Plate Glass Risks.

Net cash received for Plate Glass premiums.....	\$ 21,260 23
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Guarantee Risks.

Gross cash received for premiums.....	\$ 1,208 12
Credit reinsurance.....	25 00
Net cash received for said premiums.....	\$ 1,233 12

Total net cash received for premiums.....	\$ 320,232 61
Received for interest on investments.....	17,843 25
Total income.....	\$ 338,125 86

EXPENDITURE.

Accident Risks.

Net amount paid for claims occurring in previous years.....	\$ 2,498 31
Amount paid for claims occurring during the year.....	\$ 17,227 54
Deduct reinsurance.....	356 70
Net amount paid for said claims.....	\$ 16,870 84
Total net amount paid for accident claims.....	\$ 19,369 15

Sickness Risks.

Net amount paid for claims occurring in previous years.....	\$ 2,229 78
Amount paid for claims occurring during the year.....	\$ 3,785 00
Deduct reinsurance.....	359 09
Net amount paid for said claims.....	\$ 3,425 91
Total net amount paid for sickness claims.....	\$ 5,655 69

SESSIONAL PAPER No. 8

THE CANADA ACCIDENT—Continued.

EXPENDITURE—Concluded.

Employers' Liability Risks.

Net amount paid for claims occurring in previous years.....	\$ 54,607 33
Amount paid for claims occurring during the year.....	\$ 69,830 02
Deduct reinsurances.....	2 50
Net amount paid for said claims.....	\$ 69,828 42
Total net amount paid for employers' liability claims.....	\$ 124,435 80

Plate Glass Risks

Net amount paid for claims occurring in previous years.....	\$ 2,144 84
Net amount paid for claims occurring during the year.....	9,905 38
Total net amount paid for plate glass claims.....	\$ 12,050 22

Guarantee Risks

Total net amount paid for guarantee claims.....	\$ 68 22
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Total net amount paid for claims.....	\$ 161,579 08
Amount of dividends paid to shareholders.....	4,332 00
Paid or allowed for commission or brokerage.....	72,669 53
Paid for salaries of officials, \$18,045.82; directors' fees, \$950; auditors' fees, \$624.75; travelling expenses, \$2,214.79;.....	21,835 36
Paid for taxes.....	4,001 03
Miscellaneous payments, viz.: Printing and stationery, \$2,960.72; advertising, \$617.99; elevators or inspections, \$913.58; rent and light, \$2,263.12; postage, telegrams, telephone and express, \$1,180.34; general expenses, \$4,285.11; office furniture and fixtures, \$1,068.39; legal fees, \$90; bad debts, \$890.77;.....	14,270 02
Total expenditure.....	\$ 278,687 02

SYNOPSIS OF LEDGER ACCOUNTS.

Net ledger assets, January 1, 1913.....	\$ 414,215 10
Income as above.....	338,125 86
Total.....	\$ 752,340 96
Expenditure as above.....	\$ 278,687 02
Depreciation in value of securities.....	35,280 20
Net expenditure Commercial Union reinsurance.....	630 96
Total.....	314,598 18
Balance, net ledger assets, December 31, 1913.....	\$ 437,742 78

RISKS AND PREMIUMS.

<i>Accident Risks.</i>	Amount.	Premiums thereon.
Gross policies in force at date of last statement.....	\$ 12,727,201	\$ 43,927 15
Taken during the year, new and renewed.....	14,731,916	59,337 81
Total.....	\$ 27,459,117	\$ 103,264 96
Deduct terminated.....	16,236,351	61,325 69
Gross in force at end of year.....	\$ 11,162,766	\$ 41,939 27
Deduct reinsured.....	357,700	1,856 88
Net in force at December 31, 1913.....	\$ 10,805,066	\$ 40,082 39
<i>Sickness Risks.</i>		
Gross policies in force at date of last statement.....		\$ 11,955 15
Taken during the year, new and renewed.....		17,530 26
Total.....		\$ 29,485 41
Deduct terminated.....		16,719 62
Gross in force at end of year.....		\$ 12,765 79
Deduct reinsured.....		629 92
Net in force at December 31, 1913.....		\$ 12,135 87

THE CANADA ACCIDENT—*Concluded.*RISKS AND PREMIUMS—*Concluded.*

<i>Plate Glass Risks.</i>	Amount.	Premiums thereon.
Gross policies in force at date of last statement.....		\$ 54,102 17
Taken during the year, new and renewed.....		33,025 41
Total.....		\$ 87,127 58
Deduct terminated.....		35,685 21
Gross and net in force December 31, 1913.....		\$ 51,442 37
<i>Employers' Liability Risks.</i>		
Gross policies in force at date of last statement.....	\$ 8,927,761	\$ 125,988 65
Taken during the year, new and renewed.....	13,752,261	303,311 53
Total.....	\$ 22,680,022	\$ 489,300 18
Deduct terminated.....	14,822,522	382,678 53
Gross and net in force at December 31, 1913.....	\$ 7,857,500	\$ 106,621 65
<i>Guarantee Risks.</i>		
Gross policies in force at date of last statement.....	\$ 40,800	\$ 310 00
Taken during the year, new and renewed.....	1,020,097	3,629 95
Total.....	\$ 1,060,897	\$ 3,939 95
Deduct terminated.....	180,160	1,698 98
Gross in force at end of year...	\$ 880,737	\$ 2,240 97
Deduct reinsured.....	5,000	25 00
Net in force at December 31, 1913.....	\$ 875,737	\$ 2,215 97

SESSIONAL PAPER No. 8

THE CANADA HAIL INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1913.

President—GEO. H. WILLIAMS. Vice-President—FRANK M. DOYLE.
 Secretary—HAROLD B. STRANG. Manager—WM. JOHN WILLCOX.
 Principal Office—Winnipeg, Man.

(Incorporated by an Act of the Parliament of Canada, 3-4 George V, chap. 84. Assented to April 2, 1913.
 Dominion license issued May 14, 1913.)

CAPITAL.

Amount of capital authorized.....	\$ 300,000 00
Amount of capital subscribed.....	150,000 00
Amount paid thereon in cash.....	75,000 00

(For List of Shareholders, see Appendix.)

ASSETS.

Bonds and debentures owned by the company, viz.:—

	Par value.	Book value.	Market value.
*City of Winnipeg L. I. debts., 1915, 4 p.c.....	\$ 5,000 00	\$ 5,000 00	\$ 4,950 00
*City of Strathcona debts., 1947, 5½ p.c.....	2,000 00	1,985 00	2,040 00
*Town of Melfort debts., 1942, 6 p.c.....	10,000 00	10,000 00	8,900 00
*Mun. of the Gap debts., 1914-1932, 6 p.c.....	4,750 00	4,750 00	4,655 00
*Mun. of Mt. Hope debts., 1914-1933, 6 p.c.....	8,000 00	8,206 00	7,840 00
City of Three Rivers debts., 1946, 4 p.c.....	2,000 00	1,784 00	1,580 00
City of Strathcona debts., 1931, 5 p.c.....	9,698 00	9,531 00	9,407 00
Rural Mun. of Scott debts., 1914-1933, 6 p.c..	8,000 00	8,292 00	8,000 00
Riordon Pulp & Paper Co. debts., 1942, 6 p.c..	10,000 00	9,900 00	9,400 00
Total par, book and market values.....	\$ 59,448 00	\$ 59,448 00	\$ 56,772 00

Carried out at book value.....	\$ 59,448 00
Cash in banks, viz.:—.....	10,410 93

Total ledger assets.....	\$ 69,858 93
Deduct market value of bonds and debentures under book value.....	2,676 00
	\$ 67,182 93

OTHER ASSETS.

Interest accrued.....	\$ 1,258 76
Premium notes.....	2,794 67
Due by reinsuring companies.....	993 66
Total assets.....	\$ 72,230 02

LIABILITIES.

Taxes due and accrued.....	\$ 100 00
Total liabilities.....	\$ 100 00
Surplus of assets over liabilities.....	\$ 72,130 02
Capital stock paid in cash.....	75,000 00

*On deposit with Receiver General.

THE CANADA HAIL—Concluded.

INCOME.

Gross cash received for premiums.....	\$ 50,399 95	
Deduct reinsurance, \$26,370.48; and return premiums, \$1,129.08.....	27,499 56	
Total net cash received for hail premiums.....		\$ 22,900 39
Received for interest on investments.....		1,016 54
Total.....		\$ 23,916 93
Received for calls on capital stock.....		75,000 00
Total income.....		\$ 98,916 93

EXPENDITURE.

Amount paid for claims occurring during the year.....	\$ 41,844 41	
Deduct salvages and reinsurances.....	32,829 18	
Net amount paid for hail claims.....		\$ 9,015 23
Commissions or brokerage paid during the year.....		15,068 86
Taxes.....		669 00
All other expenditure, viz.: Legal fees, \$726.50; printing and stationery, \$140.67; adjustment of losses, \$1,522.05; discount on notes, \$1,836.03; bank interest, \$109.66.....		4,334 91
Total expenditure.....		\$ 29,088 00

SYNOPSIS LEDGER ACCOUNTS.

Amount of cash income.....	\$ 98,916 93
Amount of cash expenditure.....	29,088 00
Balance net ledger assets, at December 31, 1913.....	\$ 69,828 93

RISKS AND PREMIUMS.

	No.	Amount.	Premiums thereon.
Policies taken during the year.....	1,162	\$ 872,761 00	\$ 50,229 51
Deduct terminated.....	1,162	872,761 00	50,229 51

SESSIONAL PAPER No. 8

THE CANADA WEATHER INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1913.

President—ANGUS MCKAY. Secretary and Manager—
 Vice-President—FREDERICK MILLMAN. FREDRIC B. WELFORD.
 Principal Office—Toronto.

(Incorporated June 16, 1908, by an Act of the Parliament of Canada, 7-8 Edward, VII, chap. 91.
 Dominion license issued February 1, 1910.)

CAPITAL.

Amount of joint stock capital authorized.....	\$ 500,000 00
Amount subscribed for.....	117,400 00
Amount paid thereon in cash.....	70,250 00

(For List of Shareholders, see Appendix.)

ASSETS.

Bonds and debentures on deposit with Receiver General, viz.:—

	Par value.	Book value.	Market value.
Town of Port Arthur debts., 1937, 5 p.c.....	\$ 11,000 00	\$ 11,400 40	\$ 10,450 00
City of Stratford debts., 1939, 4½ p.c.....	10,000 00	10,197 00	9,100 00
	<u>\$ 21,000 00</u>	<u>\$ 21,597 40</u>	<u>\$ 19,550 00</u>

Carried out at book value.....	\$ 21,597 40
Cash on hand at head office and Winnipeg branch.....	38 76

Cash in banks, viz.:—

Royal Bank, Toronto.....	\$ 860 33
" Winnipeg.....	41 11
" deposit receipt.....	5,000 00
Canadian Bank of Commerce.....	330 00

Total cash in banks..... 6,231 44

Total ledger assets.....\$ 27,867 60

Deduct market value of debentures under book value..... 2,047 40

\$ 25,820 20

OTHER ASSETS.

Interest accrued.....	\$ 150 00
Office furniture and fixtures, less \$309.73 written off for depreciation.....	1,134 82
Agents' balances and premiums due and uncollected on policies in force, \$31,878.22, less \$4,539.48 commission on outstanding premiums and \$1,990.27 bail notes 1911 written off.....	25,348 47
Total assets.....	<u>\$ 52,453 49</u>

LIABILITIES.

Net amount of claims adjusted and unpaid.....	\$ 12,449 65
Net amount of claims unadjusted.....	263 75
Net amount of claims resisted in suit.....	1,224 00
Net amount of claims resisted not in suit.....	1,824 16
Total net amount of unsettled claims.....	\$ 15,761 56
Reserve of unearned premiums, \$18,037.14; carried out at 80 per cent.....	14,429 71

4 GEORGE V., A. 1914

THE CANADA WEATHER INSURANCE COMPANY—*Concluded.*LIABILITIES—*Concluded.*

Due and accrued for agents' commissions and sundry creditors.....	\$	2,022 45
Taxes due and accrued.....		447 00
Amount of money borrowed.....		10,100 00
Accrued interest.....		70 13
Total liabilities (excluding capital stock).....	\$	42,830 85
Excess of assets over liabilities.....	\$	9,622 64
Capital stock paid in cash.....		70,250 00

INCOME.

Gross cash received for premiums.....	\$	82,260 90
Deduct return premiums.....		817 59
Total net cash received for premiums.....	\$	81,443 31
Received for interest on investments.....		1,334 17
Received for transfer fees.....		7 75
Total.....	\$	82,785 23
Received for calls on capital stock.....		5,990 00
Total income.....	\$	88,775 23

EXPENDITURE.

Total net amount paid for claims occurring during the year.....	\$	66,590 26
Commission or brokerage.....		10,825 71
Salaries of officials, \$9,567.81; do., of agents, \$654.17; directors' fees, \$500; auditors' fees, \$245; travelling expenses: head office, \$170.70; agents, \$899.27; directors \$327.50.....		12,364 45
Taxes.....		338 03
All other expenditure, viz.: Advertising, \$110.24; furniture and fixtures, \$173.20; legal expenses, \$752.59; exchange, \$307.80; postage, telegrams, telephone and express, \$1,199.09; printing and stationery, \$1,156.40; rent, \$1,512.05; adjustment expense, \$2,887.28; sundries, \$161.54; fire insurance, \$12.52; license fees, \$160.....		8,432 71
Total expenditure.....	\$	98,551 16

SYNOPSIS OF LEDGER ACCOUNTS.

Amount of net ledger assets as at December 31, 1912.....	\$	27,543 53
Amount of cash income.....		88,775 23
Total.....	\$	116,318 76
Amount of expenditure.....		98,551 16
Balance, net ledger assets, as at December 31, 1913, (\$27,867.60 less \$10,100 borrowed money)		17,767 60

RISKS AND PREMIUMS.

<i>Weather Risks.</i>	No.	Amount.	Premiums thereon.
Gross policies in force at date of last statement...	1,654	\$ 1,730,677	\$ 13,965 83
Taken during the year, new.....	3,438	3,330,436	107,039 97
Taken during the year, renewed.....	556	614,192	4,477 83
Total.....	5,648	\$ 5,675,305	\$ 125,483 63
Deduct terminated.....	2,513	2,185,860	98,114 50
Gross and net in force at December 31, 1913.....	3,135	\$ 3,489,445	\$ 27,369 13

SESSIONAL PAPER No. 8

THE CANADIAN CASUALTY AND BOILER INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1913.

President—DR. W. A. YOUNG. Secretary and Manager—JOHN J. DURANCE.
Head Office—Toronto.

(Incorporated, March 7, 1903, by Letters Patent of the Province of Ontario. Amended by an Act of the Legislature of Ontario, being chapter 149 of the Statutes of Ontario, 1909. Commenced business in Ontario, April, 1903. Dominion license granted July 7, 1905.)

CAPITAL.

Amount of capital stock authorized.....	\$ 889,200 00
Amount of capital stock subscribed.....	313,100 00
Amount paid thereon in cash.....	50,000 00

(For List of Shareholders, see Appendix.)

ASSETS.

Bonds and debentures owned by the Company, viz.:—

	Par value.	Book value.	Market value.
*City of Lethbridge debts., 1940, 4½ p.c.....	\$ 5,000 00	\$ 5,000 00	\$ 4,200 00
*London Loan Co. debts., 1915, 4½ p.c.....	45,000 00	45,000 00	45,000 00
Canada Landed and National Inv't. Co. debts., 1916, 4½ p.c.....	10,000 00	10,000 00	10,000 00
Standard Loan Co. debts., 1914-1916, 4 p.c....	30,000 00	30,000 00	30,000 00
Standard Loan Co. debts., 1917, 4 p.c.....	2,950 00	2,950 00	2,950 00
Town of Red Deer debts., 1914 to 1940, 5 p.c..	5,238 98	4,288 62	4,557 91
City of Sault Ste. Marie debts., 1936, 4½ p.c....	4,000 00	3,668 51	3,520 00
City of Port Arthur debts., 1924, 4½ p.c.....	5,000 00	4,689 38	4,650 00
*City of Port Arthur debts., 1939, 5 p.c.....	5,000 00	5,377 21	4,750 00
Town of Brockville debts., 1914 to 1919, 4½ p.c.	3,715 50	3,689 66	3,641 19
City of Brandon debts., 1952, 4½ p.c.....	5,000 00	4,574 84	4,400 00
City of Moosejaw debts., 1918, 4½ p.c.....	1,000 00	975 28	970 00
City of Moosejaw debts., 1919, 4½ p.c.....	4,000 00	3,901 11	3,840 00
Town of Indian Head debts., 1946, 5 p.c.....	5,000 00	4,713 27	3,800 00
City of Kamloops debts., 1937, 5 p.c.....	5,000 00	4,830 46	4,450 00
Total par, book and market values..	\$ 135,904 48	\$ 133,658 34	\$ 130,729 10

Carried out at book value.....\$ 133,658 34

Stocks owned by the Company, viz.:—

	Par value.	Book value.	Market value.
20 shares C.P.Ry.....	\$ 2,000 00	\$ 4,350 00	\$ 4,140 00

Carried out at book value.....	4,350 00
Cash at head office.....	75 00
Cash in Imperial Bank of Canada, Toronto.....	7,052 52
Agents ledger balances.....	343 18
Due for special services of engineers.....	708 95
All other ledger assets.....	117 44

Total ledger assets.....	\$ 146,305 43
Deduct market value of bonds and stocks under book value.....	3,139 24
	\$ 143,166 19

*In deposit with Receiver General.

THE CANADIAN CASUALTY AND BOILER—*Continued.*

OTHER ASSETS.

Office furniture and engineers' equipment.....	\$	1,433 51
Interest accrued.....		2,416 58
Gross premiums in course of collection: Accident, \$4,065 02; sickness, \$2,343 73; steam boiler, \$2,446.49; property damage, \$1,918.72.....		10,773 96
Total assets.....	\$	157,790 24

LIABILITIES.

(1) *Liabilities in Canada.*

Amount of accident losses, unadjusted.....	\$	1,594 30
Amount of personal property losses, unadjusted.....		2,518 00
Amount of sickness losses, unadjusted.....		676 43
Total net amount of unsettled claims.....	\$	4,788 73
Reserve of unearned premiums—		
Accident.....	\$	15,843 62
Sickness.....		6,997 12
Steam boiler.....		40,989 82
Personal property.....		13,296 29
Total net reserve of unearned premiums, \$77,126 85; carried out at 80 per cent.....		61,701 47
Reinsurance accounts payable.....		87 97
Due General Accident of Perth.....		353 42
Due General Accident of Canada.....		350 26
Commission on profit.....		302 04
Due and accrued for salaries, rent, etc.....		95 00
Taxes due and accrued.....		383 34
Bad debts, reserve.....		500 00
Total liabilities in Canada.....	\$	68,563 13

(2) *Liabilities in other Countries.*

Net amount of accident claims, unadjusted.....	\$	625 00
Reserve of unearned premiums, \$40.25; carried out at 80 per cent.....		32 20
Total liabilities in other countries.....	\$	657 20
Total liabilities in all countries (except capital stock).....	\$	69,220 33
Excess of assets over liabilities.....	\$	88,569 91
Capital stock paid in cash.....		50,000 00
Surplus over all liabilities and capital.....	\$	38,569 91

INCOME.

<i>Sickness Risks.</i>	In Canada.	In other countries.
Gross cash received for premiums.....	\$ 14,766 79	\$ 5 50
Deduct reinsurance.....	521 05	
Net cash received for said premiums.....	\$ 14,245 74	\$ 5 50
<i>Accident Risks.</i>		
Gross cash received for premiums.....	\$ 34,472 55	\$ 260 20
Deduct reinsurance.....	1,000 39	
Net cash received for said premiums.....	\$ 33,472 16	\$ 260 20
<i>Steam Boiler Risks.</i>		
Gross cash received for premiums.....	\$ 27,474 77	\$ 244 65
Deduct reinsurance.....	327 55	3 26
Net cash received for said premiums.....	\$ 27,147 22	\$ 241 39
<i>Personal Property Risks.</i>		
Net cash received for premiums.....	\$ 26,071 49	
Total net cash received for all premiums.....	\$	101,443 70

SESSIONAL PAPER No. 8

THE CANADIAN CASUALTY AND BOILER—*Continued.*INCOME—*Concluded.*

Received for interest on investments and dividends on stocks.....	\$	5,944 72
Received for special services of engineers.....		3,008 75
Total income.....	\$	110,397 17

EXPENDITURE.

Accident Risks.

Net amount paid for claims occurring in previous years.....	\$	954 38
Amount paid for claims occurring during the year.....	\$	9,674 39
Deduct reinsurances.....		292 85
Net amount paid for said claims.....	\$	9,381 54
Total net amount paid for accident claims.....	\$	10,335 92

Sickness Risks.

Net amount paid for claims occurring in previous years.....	\$	1,793 52
Net amount paid for claims occurring during the year.....		7,196 54
Total net amount paid for sickness claims.....	\$	8,990 06

Personal Property Risks.

Net amount paid for claims occurring in previous years.....	\$	2,182 88
Net amount paid for claims occurring during the year.....		9,601 13
Total net amount paid for personal property claims	\$	11,784 01

Steam Boiler Risks.

Amount paid for claims occurring during the year.....	\$	1,256 93
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Total net amount paid for claims.....	\$	32,366 92
Dividends paid during the year at 10 per cent.....		5,000 00
Commission or brokerage.....		26,553 85
Paid for salaries of officials, \$20,772.65; do. of agents, \$680; directors' fees, \$600; auditors' fees, \$375; travelling expenses, \$5,988.04		28,415 69
Taxes.....		2,423 18
Miscellaneous expenditure, viz.: Printing and stationery, \$636.93; advertising, \$555.43; postage, telephones, express, telegrams, etc., \$535.45; law costs, \$282.40; rent, \$1,369.45; sundry expenses, (Boiler Dept.) \$79.39; furniture and fixtures, \$12.60; medical officers' fees, \$100; general charges, \$1,241.51; entertainment, \$190.97; boiler inspection, fees, \$495.59; bad debts, \$8.....		5,507 72
Total expenditure.....	\$	100,267 36

SYNOPSIS OF LEDGER ACCOUNTS.

Net ledger assets, December 31, 1912.....	\$	135,471 94
Income as above.....		110,397 17
Total.....	\$	245,869 11
Expenditure as above.....		100,267 36
Balance, net ledger assets, December 31, 1913, (\$146,305.43 less ledger liabilities, \$703.68)....	\$	145,601 75

RISKS AND PREMIUMS

	No.	In Canada. Amount.	Premiums.
<i>Steam Boiler Risks.</i>			
Gross in force at end of previous year.....	1,078	\$ 8,394,467	\$ 75,689 97
Taken during the year, new.....	299	3,414,500	22,238 75
Taken during the year, renewed.....	320	2,920,200	20,653 26
Total.....	1,697	\$ 14,729,167	\$ 118,581 98
Deduct terminated.....	687	4,791,267	41,113 31
Gross in force at end of year.....	1,010	\$ 9,937,900	\$ 77,468 67
Deduct reinsured.....		432,500	409 49
Net in force at December 31, 1913.....	1,010	\$ 9,505,400	\$ 77,059 18

4 GEORGE V., A. 1914

THE CANADIAN CASUALTY AND BOILER—*Concluded.*RISKS AND PREMIUMS—*Concluded.*

<i>Personal Property Risks.</i>	No.	In Canada. Amount.	Premiums.
Gross in force at end of previous year.....	485		\$ 26,950 84
Taken during the year, new.....	439		21,307 07
Taken during the year, renewed.....	389		20,550 11
Total.....	1,313		\$ 68,808 02
Deduct terminated.....	761		42,215 45
Gross and net in force at December 31, 1913.....	552		\$ 26,592 57

<i>Accident Risks.</i>	IN CANADA.			IN OTHER COUNTRIES.			TOTALS IN ALL COUNTRIES.		
	No.	Amount.	Premiums	No.	Amount.	Premiums	No.	Amount.	Premiums
		\$	\$ cts.		\$	\$ cts.		\$	\$ cts.
Gross in force at end of previous year ..	2,617	6,658,250	34,882 28	34	71,500	359 78	2,651	6,729,750	35,242 06
Taken during the year, new.....	496	1,195,800	6,589 86				496	1,195,800	6,589 86
Taken during the year, renewed.....	2,671	7,040,300	37,076 35	10	23,500	93 00	2,681	7,063,800	37,169 33
Total.....	5,784	14,894,350	78,548 41	44	95,000	452 78	5,828	14,989,350	79,001 25
Deduct terminated.....	3,402	8,815,800	46,070 22	35	74,000	372 28	3,437	8,889,800	46,442 50
Gross in force at end of year.....	2,382	6,078,550	32,478 25	9	21,000	80 50	2,391	6,099,550	32,558 75
Deduct reinsured.....		176,500	791 00					176,500	791 00
Net in force at Dec. 31, 1913.....	2,382	5,902,050	31,687 25	9	21,000	80 50	2,391	5,923,050	31,767 75
<i>Sickness Risks.</i>									
Gross in force at end of previous year ..	128		14,259 97			8 75	128		14,268 72
Taken during the year, new.....	393		5,698 92				393		5,698 92
Taken during the year, renewed.....	1,288		14,849 90				1,288		14,849 90
Total.....	1,809		34,808 79			8 75	1,809		34,817 54
Deduct terminated....	685		20,374 54			8 75	685		20,383 29
Gross in force at end of year.....	1,124		14,434 25				1,124		14,434 25
Deduct reinsured.....			440 00						440 00
Net in force at Dec. 31, 1913.....	1,124		13,994 25				1,124		13,994 25

Total number of policies in force at date..... 5,077
 Total net amount in force..... \$15,428,450 00
 Total premiums thereon..... 149,413 75

SESSIONAL PAPER No. 8

THE CANADIAN RAILWAY ACCIDENT INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1913.

President—J. GARDNER THOMPSON. Vice-President—J. W. BINNIE.
 Manager and Secretary—JOHN EMO. Head Office—Montreal, P.Q.

(Incorporated, July 23, 1894, by 57-58 Vic., cap. 118; amended in 1899 by 62-63 Vic., cap. 106 and again in 1914, the name of the Company being changed to "The Globe Indemnity Company of Canada."
 Commenced business in Canada, August 27, 1895.)

CAPITAL.

Amount of capital authorized.....	\$ 500,000 00
Amount of capital subscribed.....	250,000 00
Amount of capital paid thereon in cash.....	62,500 00

(For List of Shareholders, see Appendix.)

ASSETS.

Loans secured by bond or mortgage, first liens, on real estate.....	\$ 15,500 00
Bonds in deposit with the Receiver General, viz.:	

	Par value.	Book value.	Market value.
City of Medicine Hat debs. 1928, 5 p.c.....	\$ 5,000 00	\$ 5,200 01	\$ 4,750 00
City of Vancouver debs., 1944, 3 ½ p.c.....	5,000 00	4,400 00	3,850 00
City of Belleville debs., 1940, 4 p.c.....	5,000 00	5,101 31	4,250 00
City of Winnipeg debs., 1917, 4 p.c.....	10,000 00	10,000 00	9,700 00
City of Winnipeg debs., 1933, 4 p.c.....	10,000 00	10,000 00	8,800 00
City of Fort William debs., 1926, 4½ p.c.....	5,000 00	5,049 10	4,650 00
City of Stratford debs., 1928, 4 p.c.....	2,000 00	2,000 00	1,760 00
City of Stratford debs., 1929, 4 p.c.....	1,000 00	1,000 00	880 00
City of Stratford debs., 1930, 4 p.c.....	1,000 00	1,000 00	870 00
City of Stratford debs., 1931, 4 p.c.....	1,000 00	1,000 00	870 00
City of Brockville debs., 1922, 4½ p.c.....	5,000 00	5,038 54	4,600 00
City of Port Arthur debs., 1935, 5 p.c.....	10,000 00	10,591 48	9,500 00
Province of Ontario debs., 1939, 4 p.c.....	15,000 00	15,250 00	14,250 00

Total on deposit with Receiver General....	\$ 75,000 00	\$ 75,630 44	\$ 68,730 00
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Carried out at book value.....	75,630 44
Other bonds owned and held by the company:—	

	Par value.	Book value.	Market value.
City of Guelph debs., 1917, 5 p.c.....	\$ 5,840 00	\$ 5,954 03	\$ 5,840 00
City of Chatbam debs., 1920—1923, 5 p.c.....	12,000 00	12,090 00	11,880 00
City of Lachine debs., 1953, 5 p.c.....	25,000 00	22,615 00	23,750 00
City of Toronto debs., 1933, 5 p.c.....	30,000 00	28,650 00	30,900 00
Dauphin, Man., School District debs., 1929, 5 p.c.....	20,292 65	20,880 14	17,248 75
Town of Bracebridge debs., 1926 to 1929, 4½ p.c.....	12,410 77	12,034 19	11,169 69
City of Moosejaw debs., 1924 to 1933, 5 p.c.....	5,000 00	5,189 39	4,850 00
St. Georges School Commissioners debs., 1960 4½ p.c.....	20,000 00	19,605 85	15,600 00
St. Edouard School Commissioners debs., 1949, 5½ p.c.....	15,000 00	17,185 98	14,550 00
Côté la Visitation School Commissioners debs., 1951, 5½ p.c.....	30,000 00	33,190 45	26,800 00
Town of Maisonneuve debs., 1951, 4½ p.c.....	30,173 32	30,693 88	27,156 00
St. Leo Westmount School Commissioners debs., 1950, 5 p.c.....	10,000 00	10,472 98	9,100 00
St. Stanislas School commissioners debs., 1962, 5½ p.c.....	20,000 00	20,860 83	20,000 00
Rural Mun. of Assiniboia debs., 1935 to 1937, 5 p.c.....	20,227 36	18,272 05	18,609 17

Total par, book and market values.....	\$ 255,944 10	\$ 257,694 77	\$ 239,453 61
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4 GEORGE V., A. 1914

THE CANADIAN RAILWAY ACCIDENT—Continued.

ASSETS—Concluded.

Carried out at book value.....	\$	257,694 77
Cash at head office and branches.....		32,906 03
Cash in banks, viz.:—		
Royal Bank, Montreal.....	\$	37,864 41
" Winnipeg.....		500 00
" Vancouver.....		750 00
" Fort William.....		250 00
" Calgary.....		750 00
Bank of Ottawa, Montreal.....		138 62
Total cash in banks.....		40,273 03
Total ledger assets.....	\$	422,004 27
Deduct market value of bonds and debentures under book value.....		25,141 60
	\$	396,862 67

OTHER ASSETS.

Railroad collection lists due.....	\$	8,825 03
Interest accrued.....		2,885 41
Office furniture and equipment.....		10,729 76
Outstanding premiums: accident, \$87,934.82; employers liability, \$47,945.03; sickness, \$61,665.08; automobile, \$8,858.58; Total, \$206,403.51; less commission, \$61,054.73.....		145,348 78
Total assets.....	\$	564,651 65

LIABILITIES.

Net amount of outstanding claims:—		
Accident claims, unadjusted.....	\$	41,778 28
Sickness, unadjusted.....		17,188 38
Employers' liability, unadjusted.....		66,626 12
Automobile, unadjusted.....		3,235 95
Accident claims, resisted, in suit.....		2,553 12
Total net amount of outstanding claims.....	\$	131,381 85
Reserve of unearned premiums: accident, \$124,104.40; sickness, \$74,192.27; employers' liability, \$44,717.64; automobile, \$16,217.05; Total \$259,231.36; carried out at 80 per cent.....		207,385 09
Due for reinsurance premiums.....		1,458 45
Due for rent.....		400 00
Taxes due and accrued.....		6,107 00
Total liabilities (excluding capital stock).....	\$	346,732 39
Excess of assets over liabilities.....	\$	217,919 26
Capital stock paid in cash.....		62,500 00
Surplus over liabilities and capital.....	\$	155,419 26

INCOME.

Accident Risks.

Gross cash received for premiums.....	\$	271,820 25
Deduct reinsurance, \$14,189.23; return premiums, \$21,504.63.....		35,693 91
Net cash received for said premiums.....	\$	236,126 34

Employers' Liability Risks.

Gross cash received for premiums.....	\$	186,023 54
Deduct reinsurance, \$11,047.86; return premiums, \$23,195.90.....		34,243 76
Net cash received for said premiums.....	\$	151,779 78

Sickness Risks.

Gross cash received for premiums.....	\$	160,238 40
Deduct return premiums.....		12,822 29
Net cash received for said premiums.....	\$	147,416 11

SESSIONAL PAPER No. 8

THE CANADIAN RAILWAY ACCIDENT—Continued.

INCOME—Concluded.

Automobile Risks.

Gross cash received for premiums.....	\$ 34,860 74
Deduct reinsurance, \$105 40; and return premiums, \$4,434.64.....	4,540 04
Net cash received for said premiums.....	\$ 30,320 70
Total net cash received for premiums.....	\$ 565,642 93
Received for interest on investments.....	14,273 53
Total income.....	\$ 579,916 46

EXPENDITURE.

Accident Risks.

Net amount paid for claims occurring in previous years.....	\$ 26,137 17
Amount paid for claims occurring during the year.....	\$ 79,650 12
Deduct reinsurances.....	3,496 52
Net amount paid for said claims.....	\$ 76,153 60
Total net amount paid for accident claims.....	\$ 102,290 77

Employers' Liability Risks.

Net amount paid for claims occurring in previous years.....	\$ 17,936 15
Amount paid for claims occurring during the year.....	\$ 38,405 53
Deduct reinsurances.....	1,207 37
Net amount paid for said claims.....	\$ 37,198 16
Total net amount paid for employers' liability claims.....	\$ 55,134 31

Sickness Risks.

Net amount paid for claims occurring in previous years.....	\$ 14,712 85
Amount paid for claims occurring during the year.....	\$ 61,369 58
Deduct reinsurances.....	
Net amount paid for said claims.....	\$ 61,369 58
Total net amount paid for sickness claims.....	\$ 76,082 43

Automobile Risks.

Net amount paid for claims occurring in previous years.....	\$ 105 83
Amount paid for claims occurring during the year.....	\$ 7,867 05
Deduct salvages and reinsurances.....	34 00
Net amount paid for said losses.....	\$ 7,833 05
Total net amount paid for automobile losses.....	\$ 7,938 93

Total net amount paid for claims.....	\$ 241,446 44
Commission or brokerage.....	148,039 43
Paid for salaries of officials, \$37,066.82; auditors' fees, \$809.50; directors' fees, \$958.95; travelling expenses, \$1,963.82.....	40,799 09
Taxes.....	6,976 55
Miscellaneous payments, viz.: Furniture and fixtures, \$852.01; printing and stationery, \$9,836.40; rent, \$7,163.04; legal costs, \$1,909.19; postage, telephone, express and telegrams, \$4,785.37; lighting, \$443.84; exchange, \$1,874.90; advertisements, \$5,014.35; miscellaneous bond premiums, \$476.02; medical fees, \$2,543.25; Underwriters Association fees, \$374.14; elevator inspection, \$452.65.....	35,730 16
Total expenditure.....	\$ 472,991 70

4 GEORGE V., A. 1914

THE CANADIAN RAILWAY ACCIDENT—*Concluded.*

SYNOPSIS OF LEDGER ACCOUNTS.

Net ledger assets, December 31, 1912.....	\$ 314,353 82
Income as above.....	579,916 46
Total.....	\$ 894,270 28
Expenditure as above.....	472,991 70
Balance, net ledger assets, December 31, 1913 (\$422,001.27, less \$725.69, ledger liabilities) .	\$ 421,278 58

RISKS AND PREMIUMS.

<i>Accident Risks.</i>	No.	Amount.	Premiums.
Gross policies in force at date of las. statement....	19,135	\$ 39,716,437	\$ 254,470 08
Taken during the year, new and renewed.....	26,777	45,410,574	293,686 51
Total.....	45,912	\$ 76,127,011	\$ 548,156 59
Deduct terminated.....	26,951	43,301,464	285,913 89
Gross in force at end of year.....	18,961	\$ 32,825,547	\$ 262,242 70
Deduct reinsured.....		1,022,108	14,033 91
Net in force at December 31, 1913.....	18,961	\$ 31,803,439	\$ 248,208 79
<i>Employers' Liability Risks.</i>			
Gross policies in force at date of last statement. .	664	\$ 6,610,000	\$ 103,918 82
Taken during the year, new and renewed.....	807	8,075,000	193,163 42
Total.....	1,471	\$ 14,685,000	\$ 297,082 24
Deduct terminated.....	793	7,900,000	197,767 29
Gross in force at end of year.....	678	\$ 6,785,000	\$ 99,314 95
Deduct reinsured.....		17,143	11,047 86
Net in force at December 31, 1913.....	678	\$ 6,767,857	\$ 88,267 09
<i>Sickness Risks.</i>			
Gross policies in force at date of last statement...	15,706	.. .. .	\$ 139,523 37
Taken during the year, new and renewed.....	22,296	.. .. .	172,639 44
Total.....	38,002	.. .. .	\$ 312,162 81
Deduct terminated.....	22,633	.. .. .	163,778 28
Gross and net in force at Dec. 31, 1913.....	15,369	.. .. .	\$ 148,384 53
<i>Automobile Risks.</i>			
Gross in force at date of last statement.....	170	\$ 1,690,000	\$ 19,556 25
Taken during the year, new and renewed.....	1,354	2,940,200	38,357 74
Total.....	1,524	\$ 4,630,200	\$ 57,913 99
Deduct terminated.....	370	2,121,000	25,374 48
Gross in force at end of year.....	1,154	\$ 2,509,200	\$ 32,539 51
Deduct reinsured.....		10,000	105 40
Net in force at December 31, 1913.....	1,154	\$ 2,499,200	\$ 32,434 11

SESSIONAL PAPER No. 8

THE CANADIAN SURETY COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1913.

President—F. W. LAFRENTZ.

Vice-President—Hon. J. J. FOY.

Secretary—WM. H. BURGESS.

General Manager—W. H. HALL.

Principal Office—Toronto.

(Incorporated by an Act of the Parliament of Canada 1-2 George V, Chap. 60, assented to May 19, 1911.
Dominion license issued May 15, 1913.)

CAPITAL.

Amount of capital authorized.....	\$ 1,000 000 00
Amount of capital subscribed for and paid in cash.....	200,000 00

(For List of Shareholders, see Appendix.)

ASSETS.

Bonds and debentures owned by the Company, viz:—

	Par value.	Book value.	Market value.
*City of Guelph P. S. debts., 1932, 5 p.c.....	\$ 2,500 00	\$ 2,563 74	\$ 2,475 00
*City of Guelph W. W. debts., 1932, 5 p.c.	1,514 75	1,553 38	1,499 60
*City of Toronto debts., 1948, 4 p.c.....	9,733 33	8,874 85	8,468 00
*City of Victoria debts., 1936, 4 p.c.....	9,733 33	8,867 06	8,468 00
*City of Owen Sound debts., 1932, 4½ p.c.	10,000 00	9,509 00	9,200 00
*City of Fort William debts., 1952, 5 p.c.....	2,000 00	1,828 40	1,900 00
*City of Peterboro debts., 1920, 5½ p.c.....	7,586 96	6,891 23	6,980 00
*City of Belleville debts., 1941, 4½ p.c.....	10,000 00	9,124 00	9,200 00
*City of Stratford debts., 1932, 4½ p.c.....	5,700 00	5,438 94	5,244 00
City of Sorol debts., 1952, 5 p.c.....	17,000 00	16,297 90	15,980 00
City of St. Hyacinthe debts., 1950 to 1953, 4½ p.c.....	10,346 29	9,179 13	8,897 81
Total par, book and market values.....	\$ 86,114 66	\$ 80,427 63	\$ 78,312 41

Carried out at book value.....	\$ 80,427 63
Special deposit with Province of New Brunswick.....	10,000 00
Cash at head office.....	50 00

Cash in bank, viz:—

Bank of Ottawa.....	\$ 130,407 77
Union Bank of Canada, premium account.....	7,612 33
Union Bank of Canada, current account.....	572 45

Total cash in banks..... 138,622 55

Total ledger assets.....\$ 229,100 18

Deduct market value of bonds and debentures under book value..... 2,115 22

\$ 226,984 96

OTHER ASSETS.

Interest accrued.....	548 45
Agents' balances and premiums uncollected, \$6,941.57, less commissions, \$1,303.30.....	5,638 27

†Total assets.....\$ 233,171 68

*On deposit with Receiver General.

†Not including \$25,000 paid during the year for the agency organization, office equipment, and good will of the business of the American Surety Company of Canada.

THE CANADIAN SURETY—*Concluded.*

LIABILITIES.

Net amount of guarantee losses, unadjusted.....	\$	455 75
Reserve of unearned premiums, \$22,336.63; carried out at 80 per cent.....		17,869 27
Reinsurance due.....		2,799 42
Total liabilities.....	\$	21,124 44
Surplus of assets over liabilities (except capital).....	\$	212,047 24
Capital stock paid in cash.....		200,000 00
Surplus over liabilities and capital.....	\$	12,047 24

INCOME.

Gross cash received for premiums.....	\$	40,439 01
Deduct reinsurances, \$422.47; return premiums, \$3,705.69.....		4,128 16
Net cash received for premiums.....	\$	36,310 85
Received for interest on investments.....		3,824 05
Received for premiums on capital stock.....		40,000 00
Total.....	\$	80,134 90
Received for calls on capital.....		200,000 00
Total income.....	\$	280,134 90

EXPENDITURE.

Amount paid for losses occurring during the year.....	\$	1,594 47
Deduct recoveries.....		551 70
Net amount paid for losses.....	\$	1,042 77
Commission or brokerage.....		7,342 33
Salaries of officials, \$6,836.33; directors fees, \$50; travelling expenses, \$493.61.....		7,379 94
Taxes.....		1,644 61
All other expenditure:—Advertising, \$539.29; furniture and fixtures, \$1,356.43; legal fees, \$365.28; postage, telegrams, telephones and express, \$890.27; printing and stationery, \$2,860.22; rent, \$591.67; sundries, \$800; preliminary expenses, \$1,421.91; agency organization, office equipment, and good will of the business of the American Surety Company in Canada, \$25,000.....		33,625 07
Total expenditure.....	\$	51,034 72

SYNOPSIS OF LEDGER ACCOUNTS.

Amount of cash income.....	\$	280,134 90
Amount of cash expenditure.....		51,034 72
Balance, net ledger assets, at December 31, 1913.....	\$	229,100 18

RISKS AND PREMIUMS.

	No.	Amount.	Premiums thereon.
Gross policies taken over from American Surety Co.....	4,402	\$ 9,641,916	\$ 15,391 17
Gross policies taken during the year, new.....	4,070	9,467,994	31,989 41
Total.....	8,472	\$ 19,109,910	\$ 47,380 58
Deduct terminated.....	3,288	7,489,549	21,822 06
Gross in force at end of year.....	5,184	\$ 11,620,361	\$ 25,558 52
Deduct reinsured.....		711,599	3,221 89
Net in force at December 31, 1913.....	5,184	\$ 10,908,762	\$ 22,336 63

SESSIONAL PAPER No. 8

THE DOMINION GRESHAM GUARANTEE AND CASUALTY COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1913.

President—F. W. EVANS.

Secretary-Treasurer—A. KENNEDY.

Vice-President—BENJ. TOOKE.

General Manager—F. J. J. STARK.

Head Office—Montreal.

(Incorporated, April 26, 1893, by 56 Vic., cap. 78; amended in 1894 by 57-58 Vic., cap. 121, and in 1901 by 1 Edward VII, cap. 95, and in 1903 by 3 Edward VII, cap. 113, and in 1908 by 7-8 Edward VII, cap. 102, and in 1912 by 2 Geo. V, cap. 87; and by cap. 88 the foregoing Acts except cap. 87, 1912, were repealed and the provisions of said cap. 88 substituted therefor. Commenced business in Canada, June 6, 1893.)

CAPITAL.

Amount of capital stock authorized, subscribed for and paid up in cash.....\$ 200,000 00

(For List of Shareholders, see Appendix.)

ASSETS.

Bonds owned by the company:—

	Par value.	Book value.	Market value.
*Montreal Protestant School bonds, 1923, 4 p.c.\$	13,000 00	\$ 13,000 00	\$ 12,090 00
*City of Peterborough debts., 1931, 3½ p.c.....	15,000 00	14,670 00	12,900 00
*City of Three Rivers, Que., paving debts., 1938, 4½ p.c.....	6,000 00	6,000 00	5,220 00
*City of Three Rivers, Que., (St. Maurice bridge bonds) 1958, 4½ p.c.....	15,000 00	15,000 00	13,050 00
*Town of Sydney debts., 1923, 4 p.c.....	5,000 00	4,785 00	4,500 00
*Town of Sydney debts., 1932, 4 p.c.....	5,000 00	4,672 50	4,300 00
*Town of Sydney debts., 1933, 4 p.c.....	5,000 00	4,662 50	4,250 00
*Town of Sydney debts., 1934, 4 p.c.....	5,000 00	4,653 00	4,250 00
*Town of Sydney debts., 1938, 4 p.c.....	5,000 00	4,619 00	4,200 00
*Town of Buckingham debts., 1917, 5 p.c.....	30,000 00	30,450 00	29,400 00
*Town of Lethbridge debts., 1941, 4½ p.c.....	31,500 00	31,500 00	26,460 00
City of Lachine debts., 1952, 4½ p.c.....	25,000 00	25,000 00	21,750 00
City of Three Rivers debts., 1958, 4½ p.c.....	9,000 00	9,000 00	7,830 00
County of Haldimand debts., 1914 to 1929.....	18,862 73	18,053 88	17,730 97
Total par, book and market values.....	\$ 188,362 73	\$ 186,065 88	\$ 167,930 97

Carried out at book value.....\$ 186,065 88
 Electric plant (less reserves written off).....81,779 35
 Cash on hand at head office.....4,269 50
 Cash in Molsons Bank \$9,421.25; Royal Bank, \$6,411.36.....15,832 61
 Agents' ledger balances.....600 00

Total ledger assets.....\$ 288,547 34

Deduct market value of bonds and debentures under book value.....18,134 91

\$ 270,412 43

*Deposited with Receiver General.

THE DOMINION GRESHAM—Continued.

OTHER ASSETS.

Interest accrued.....	\$ 793 12
Office furniture.....	3,672 49
Outstanding premiums, Accident, \$8,637.95; postal, \$460; guarantee, \$316; sickness \$4,666.11; burglary, \$8,125.50; employers' liability, \$6,498.68; automobile, \$492.35; total, \$29,196.59; less commission, \$6,774.05	22,422 54
Earnings of other branches outstanding.....	4,951 11
Total assets.....	\$ 302,251 69

LIABILITIES.

Net amount of accident claims, unadjusted.....	\$ 5,490 00
Net amount of sickness claims, unadjusted.....	1,105 00
Net amount of burglary claims, unadjusted.....	1,596 49
Net amount of employers' liability claims, unadjusted.....	2,675 00
Net amount of automobile claims, unadjusted.....	295 00
Total net amount of unpaid claims.....	\$ 11,161 49
Reserve of unearned premiums:	
Accident.....	\$ 18,385 78
Guarantee.....	490 20
Sickness.....	7,979 51
Burglary.....	19,921 88
Employers' liability.....	6,458 40
Automobile.....	2,977 01
Total reserve of unearned premiums, \$56,212.78; carried out at 80 per cent.....	44,970 22
Dividends to stockholders remaining unpaid.....	16,000 00
Taxes due and accrued.....	500 00
Electric earnings prepaid.....	3,935 75
Reinsurance premiums outstanding.....	1,240 79
Total liabilities (excluding capital stock).....	\$ 77,808 25
Excess of assets over liabilities.....	\$ 224,443 44
Capital stock paid up.....	200,000 00
Surplus of assets over liabilities and paid up capital.....	\$ 24,443 44

INCOME.

Accident Risks.

Gross cash received for premiums.....	\$ 55,669 78
Deduct reinsurance, \$1,529.12; and return premiums, \$12,270.97.....	13,800 09
Net cash received for said premiums.....	\$ 41,869 69

Employers' Liability Risks.

Gross cash received for premiums.....	\$ 23,003 05
Deduct reinsurance, \$2,223.52; and return premiums, \$5,399.46.....	7,622 98
Net cash received for said premiums.....	\$ 15,380 07

Sickness Risks.

Gross cash received for premiums.....	\$ 20,028 18
Deduct reinsurance, \$663.65; and return premiums, \$5,467.49.....	6,131 14
Net cash received for said premiums.....	\$ 13,897 04

Burglary Risks.

Gross cash received for premiums.....	\$ 45,050 91
Deduct reinsurance, \$95; and return premiums, \$3,177.39.....	3,272 39
Net cash received for said premiums.....	\$ 41,778 52

Guarantee Risks.

Gross cash received for premiums.....	\$ 777 04
Deduct reinsurance, \$39; and return premiums, \$98.63.....	137 63
Net cash received for said premiums.....	\$ 639 41

SESSIONAL PAPER No. 8

THE DOMINION GRESHAM—Continued.

INCOME—Concluded.

Automobile Risks.

Gross cash received for premiums.....	\$ 6,457 21	
Deduct return premiums.....	995 54	
Net cash received for said premiums.....	\$ 5,461 67	
Total net cash received for premiums.....	\$	119,026 40
Received for interest on investments.....		8,530 33
Net earnings from other branches.....		6,985 33
Total income.....	\$	134,542 06

EXPENDITURE.

Burglary Risks.

Net amount paid for claims occurring in previous years.....	\$ 1,577 41	
Amount paid for claims occurring during the year.....	\$ 11,652 45	
Deduct salvages.....	758 00	
Net amount paid for said claims.....	\$ 10,894 45	
Total net amount paid for burglary risks.....	\$ 12,471 86	

Accident Risks.

Net amount paid for claims occurring in previous years.....	\$ 2,037 70	
Amount paid for claims occurring during the year.....	\$ 10,772 79	
Deduct reinsurances.....	2,481 78	
Net amount paid for said claims.....	\$ 8,291 01	
Total amount paid for accident risks.....	\$ 10,328 71	

Employers' Liability Risks.

Net amount paid for claims occurring in previous years.....	\$ 1,243 50	
Amount paid for claims occurring during the year.....	\$ 2,300 23	
Deduct reinsurances.....	196 18	
Net amount paid for said claims.....	\$ 2,104 05	
Total net amount paid for employers' liability risks.....	\$ 3,347 55	

Sickness Risks.

Net amount paid for claims occurring in previous years.....	\$ 861 07	
Amount paid for claims occurring during the year.....	\$ 7,575 12	
Deduct reinsurances.....	400 42	
Net amount paid for said claims.....	\$ 7,174 70	
Total amount net paid for sickness risks.....	\$ 8,035 77	

Automobile Risks.

Amount paid for claims occurring during the year.....	\$ 1,103 71	
Total net amount paid for claims.....	\$	35,287 64
Commission or brokerage.....		27,011 33
Dividends, 6 p. c.; bonus, 2 p. c.....		16,000 00
Paid for salaries of officials, \$20,003.92; directors' fees, \$2,000; auditors' fees, \$300; travelling expenses, \$3,556.14.....		25,860 06
Taxes.....		1,296 81
Miscellaneous payments, viz: Printing and stationery, \$2,726.65; advertising, \$1,375.88; rent, \$4,066.59; furniture and fixtures, \$349.82; postage, telegrams, telephones and express \$3,477.43.....		12,496 37
Total expenditure.....	\$	117,952 41

THE DOMINION GRESHAM—Continued.

SYNOPSIS OF LEDGER ACCOUNTS.

Net ledger assets, December 31, 1912.....	\$	279,969 33
Income as above.....		134,542 06
Total.....	\$	414,511 39
Expenditures as above.....	\$	117,952 41
Plant reserve written off.....		8,011 64
Total.....		125,964 05
Balance, net ledger assets, December 31, 1913.....	\$	288,547 34

RISKS AND PREMIUMS.

<i>Burglary Risks.</i>	No.	Amount.	Premiums thereon.
Gross policies in force at date of last statement.....	2,632	\$ 4,842,909	\$ 38,531 73
Policies taken during the year, new.....	1,463	1,687,760	14,278 22
Policies taken during the year, renewed.....	2,249	4,046,734	32,005 71
Total.....	6,344	\$ 10,577,403	\$ 84,815 66
Deduct terminated.....	3,456	5,571,409	44,876 91
Gross in force at December 31, 1913.....	2,888	\$ 5,005,994	\$ 39,938 75
Deduct reinsured.....		6,000	95 00
Net in force at December 31, 1913.....	2,888	\$ 4,999,994	\$ 39,843 75

Accident Risks.

Gross policies in force at date of last statement.....	4,561	\$ 8,193,400	\$ 29,383 24
Policies taken during the year, new.....	1,349	3,127,100	17,598 23
Policies taken during the year, renewed.....	2,753	6,201,300	31,549 96
Total.....	8,663	\$ 17,521,800	\$ 78,531 43
Deduct terminated.....	3,011	7,253,700	40,110 77
Gross in force at end of year.....	5,652	\$ 10,268,100	\$ 38,420 66
Deduct reinsured.....		359,000	1,649 09
Net in force at December 31, 1913.....	5,652	\$ 9,909,100	\$ 36,771 57

Employers' Liability Risks.

Gross policies in force at date of last statement.....	28		\$ 2,111 11
Policies taken during the year, new.....	300		27,567 53
Policies taken during the year, renewed.....	9		624 60
Total.....	337		\$ 30,303 24
Deduct terminated.....	38		14,069 39
Gross in force at end of year.....	299		\$ 16,233 85
Deduct reinsured.....			3,317 04
Net in force at December 31, 1913.....	299		\$ 12,916 81

Sickness Risks.

Gross policies in force at date of last statement.....	337		\$ 3,326 07
Policies taken during the year, new.....	921		8,715 00
Policies taken during the year, renewed.....	1,789		13,402 47
Total.....	3,047		\$ 25,443 54
Deduct terminated.....	719		8,793 56
Gross in force at end of year.....	2,328		\$ 16,649 98
Deduct reinsured.....			690 95
Net in force at December 31, 1913.....	2,328		\$ 15,959 03

SESSIONAL PAPER No. 8

THE DOMINION GRESHAM—*Concluded.*RISKS AND PREMIUMS—*Concluded.**Guarantee Risks.*

Gross policies in force at date of last statement.....	6	\$	16,400	\$	58 00
Policies taken during the year, new.....	76		278,800		1,050 04
Policies taken during the year, renewed.....	2		1,400		10 00
Total.....	84	\$	296,600	\$	1,118 04
Deduct terminated.....	6		12,500		98 63
Gross in force at end of year.....	78	\$	284,100	\$	1,019 41
Deduct reinsured.....			15,000		39 00
Net in force at December 31, 1913.....	78	\$	269,100	\$	980 41

Automobile Risks.

Policies taken during the year, new.....	70			\$	6,932 64
Policies taken during the year, renewed.....	1				16 92
Total.....	71			\$	6,949 56
Deduct terminated.....	7				995 54
Gross and net in force at December 31, 1913.....	64			\$	5,954 02

THE DOMINION OF CANADA GUARANTEE AND ACCIDENT INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1913.

President—JAMES E. ROBERTS.

Manager—C. A. WITHERS.

Sec.-Treas.—J. L. TURCUAND.

Principal Office—Toronto, Ont.

(Incorporated, June 23, 1887, by 50-51 Vic., cap. 105; amended in 1893 by 56 Vic., cap. 80; and in 1898 by 61 Vic., cap. 102; and in 1899 by 62-63 Vic., cap. 108. Commenced business in Canada, November 5, 1887.)

CAPITAL.

Amount of joint stock capital authorized.....	\$ 1,000,000 00
Amount subscribed for.....	244,400 00
Amount paid thereon in cash.....	183,320 00

(For List of Shareholders, see Appendix.)

ASSETS.

Bonds and Debentures owned by the Company, viz.:—

On deposit with Receiver General.

	Par value.	Book value	Market value.
City of Hamilton debs., 1920, 4 p. c.....	\$ 20,000 00	\$ 20,526 00	\$ 19,000 00
City of Brantford debs., 1918, 4 p. c.....	10,000 00	10,163 50	9,600 00
Town of Dundas debs., 1917, 4 p. c.....	9,000 00	9,093 00	8,640 00
City of Chatham debs., 1914, 4½ p. c.....	5,586 60	5,586 75	5,586 60
City of Vancouver debs., 1942, 3½ p. c.....	24,000 00	22,231 30	18,480 00
City of Toronto bonds, 1929, 3½ p. c.....	9,733 33	9,733 33	8,370 67
City of Toronto L. I. debs., 1928, 4 p. c.....	9,733 33	9,733 33	8,954 66
City of Peterborough debs., 1931, 3½ p. c.....	10,000 00	9,902 80	9,100 00
City of Winnipeg, school debs., 1935, 4 p. c.....	15,000 00	15,026 25	13,200 00
City of Port Arthur debs., 1935, 5 p. c.....	17,000 00	17,733 76	16,150 00
City of Fort William debs., 1927, 4½ p. c.....	19,686 50	18,940 43	18,111 58
District of South Vancouver debs., 1939, 5 p. c.....	20,000 00	21,037 00	18,600 00
City of London debs., 1933, 4 p. c.....	10,000 00	10,057 70	8,900 00
City of Strathcona debs., 1933, 6 p. c.....	6,000 00	6,136 80	6,480 00
City of Calgary debs., 1925, 4 p. c.....	15,000 00	15,033 00	14,100 00

Total on deposit with Receiver General. \$ 200,739 76 \$ 200,934 95 \$ 183,273 51

Held by the Company.

City of Prince Albert debs., 1942, 4½ p. c.....	20,000 00	18,122 60	16,400 00
Toronto Railway Bonds, 1921, 4½ p. c.....	7,786 67	7,985 58	7,475 20
Town of Strathroy debs., 1929-32, 4 p. c.....	10,495 86	10,495 86	8,711 56
City of Windsor debs., 1918-1920, 4 p. c.....	10,165 63	10,056 65	9,555 69
Town of Camrose debs., 1925-1931, 5 p. c.....	10,548 96	10,286 95	9,283 08
Dist. of Oak Bay debs., 1962, 5 p. c.....	10,000 00	10,000 00	8,700 00
Canada Permanent Mortgage Corp. debs., 1916, 4½ p. c.....	10,000 00	10,000 00	10,000 00
Town of Portage la Prairie debs., 1928, 5 p. c.....	12,230 00	12,090 27	11,740 80
Town of Portage la Prairie debs., 1948, 4 p. c.....	11,000 00	11,000 00	10,340 00
City of Moose Jaw debs., 1915 to 1937, 5 p. c.....	8,000 00	7,924 50	7,760 00
City of North Vancouver debs., 1957, 5 p. c.....	10,000 00	9,888 44	9,000 00
Town of Berlin debs., 1914-1926, 5 p. c.....	9,839 81	9,839 78	9,643 01
City of Lethbridge debs., 1928, 5 p. c.....	16,500 00	17,284 21	15,510 00
City of Revelstoke debs., 1929, 5 p. c.....	4,911 50	4,911 50	4,469 47
Town of Clareholm debs., 1917-1919, 5 p. c.....	7,512 51	7,495 87	7,061 76
City of Strathcona debs., 1915, 5 p. c.....	10,000 00	9,755 48	9,900 00
City of Strathcona debs., 1933, 6 p. c.....	4,000 00	4,091 20	4,320 00
Town of Weyburn debs., 1949, 5 p. c.....	5,000 00	5,098 16	4,250 00

SESSIONAL PAPER No. 8

THE DOMINION OF CANADA GUARANTEE AND ACCIDENT—Continued.

ASSETS—Concluded.

Held by the Company—Con.

	Par value.	Book value.	Market value.
Town of Medicine Hat S.D. debts., 1914 to 1924, 5 p.c.....	\$ 11,000 00	\$ 11,143 40	\$ 10,780 00
Nelson Street Ry. debts., 1930, 5 p.c.....	10,000 00	10,000 00	9,000 00
Town of Point Grey debts., 1960, 5 p.c.....	10,000 00	10,617 38	8,900 00
City of Saskatoon debts., 1940, 5 p.c.....	6,000 00	6,314 60	5,640 00
Town of Smith's Falls debts., 1937-1940, 5 p.c.	10,726 13	11,085 24	10,082 56
City of Brandon debts., 1934, 4½ p.c.....	10,000 00	9,845 19	9,100 00
City of Edmonton debts., 1924, 4½ p.c.....	10,000 00	10,000 00	9,300 00
City of St. Boniface debts., 1930, 5 p.c.....	10,000 00	10,527 29	9,600 00
Town of Swift Current debts., 1946-1951, 6 p.c.	10,892 66	12,196 79	10,892 66
Town of Renfrew debts., 1937-1939, 4½ p.c.....	13,242 26	12,909 50	12,844 99
Town of Red Deer debts., 1914-1941, 5 p.c.....	9,691 47	9,560 19	8,431 58
Town of North Battleford debts., 1938-43, 5 p.c.	11,411 59	10,946 31	9,813 97
City of Medicine Hat School debts., 1928-32, 5 p.c.....	5,000 00	4,896 63	4,650 00
Town of Yorkton debts., 1937-41, 5 p.c.....	5,000 00	4,914 34	4,250 00
City of Vernon debts., 1932, 5 p.c.....	10,000 00	8,871 40	8,900 00
Town of Camrose debts., 1935-41, 5 p.c.....	6,529 88	5,273 71	5,485 10
City of Kamloops debts., 1922, 5 p.c.....	5,000 00	4,645 58	4,700 00
Twp. of York debts., 1930-33, 5 p.c.....	10,670 11	9,819 62	10,563 41
Town of Fort Garry debts., 1920, 5 p.c.....	5,000 00	4,700 00	4,750 00
City of Calgary S.S. Dist. debts., 1920-23, 4½ p.c.	8,000 00	7,190 94	7,600 00
Town of St. Paul S.S. debts., 1931-33, 5 p.c.....	6,000 00	5,118 69	5,400 00
Town of St. Paul S.S. debts., 1929-32, 5 p.c.....	5,333 36	4,538 09	4,800 02
Town of Berlin debts., 1933-43, 5½ p.c.....	6,440 21	6,337 12	6,633 42
Total par, book and market values...	\$ 574,668 37	\$ 568,514 01	\$ 529,511 79

Carried out at book value.....	\$ 568,514 01
Cash on hand at head office.....	1,280 18
Cash in banks, viz.:—	
Royal Bank, Toronto.....	\$ 9,653 63
Union Bank, Toronto.....	5,405 18
" Winnipeg.....	4,186 25
" Calgary.....	173 96
" Vancouver.....	569 07
Total cash in banks.....	19,988 09
Total ledger assets.....	\$ 589,782 28
Deduct market value of bonds and debentures under book value.....	39,002 22
	\$ 550,780 06

OTHER ASSETS.

Office furniture.....	\$ 4,734 45
Interest accrued.....	11,791 12
Gross premiums due and uncollected on policies in force, viz.:—	
Accident.....	\$ 44,414 40
Guarantee.....	6,544 95
Plate glass.....	7,653 35
Burglary.....	668 05
Sickness.....	22,207 19
Total outstanding premiums, \$81,487.94; less 20 p.c.....	65,190 36
Total assets.....	\$ 632,495 99

LIABILITIES.

Unsettled claims:—	
Accident, unadjusted (\$2,300 accrued in previous years).....	\$ 19,255 00
Accident, adjusted but unpaid.....	3,452 50
Guarantee, unadjusted.....	13,348 69
Sickness, unadjusted (\$500 accrued in previous years).....	14,250 00
Sickness, adjusted but unpaid.....	48 57
Plate Glass.....	785 60
Total unsettled losses.....	\$ 51,140 36

4 GEORGE V., A. 1914

THE DOMINION OF CANADA GUARANTEE AND ACCIDENT—*Continued.*LIABILITIES—*Concluded.*

Reserve of unearned premiums—	
Accident.....	\$ 102,399 49
Guarantee.....	20,741 67
Plate Glass.....	15,202 01
Burglary.....	1,339 44
Sickness.....	55,644 34
Total net reserve, \$195,326 95; carried out at 80 per cent.....	\$ 156,261 56
Taxes due and accrued.....	2,378 49
Total liabilities (excluding capital stock).....	\$ 209,780 41
Excess of assets over liabilities.....	\$ 422,715 58
Capital stock paid in cash.....	183,320 00
Surplus over liabilities and capital.....	\$ 239,395 58

INCOME.

Accident Risks.

Gross cash received for premiums.....	\$ 271,103 43
Deduct reinsurance, \$13,633; and return premiums, \$10,745 32.....	24,378 32
Net cash received for accident premiums.....	\$ 246,725 11

Guarantee Risks.

Gross cash received for premiums.....	\$ 42,157 31
Deduct reinsurance, \$4,795 43; and return premiums, \$4,963 85.....	9,759 28
Net cash received for guarantee premiums.....	\$ 32,398 03

Employers' Liability Risks.

Gross cash received for premiums.....	\$ 23,595 74
Deduct reinsurance.....	23,595 74
Net cash received for employers' liability premiums.....	Nil

Plate Glass Risks.

Gross cash received for premiums.....	\$ 16,785 33
Deduct return premiums.....	1,211 30
Net cash received for plate glass premiums.....	\$ 15,574 03

Burglary Risks.

Gross cash received for premiums.....	\$ 2,191 43
Deduct reinsurance, \$125 14; return premiums, \$100 44.....	225 58
Net cash received for burglary premiums.....	\$ 1,965 85

Sickness Risks.

Gross cash received for premiums.....	\$ 130,999 36
Deduct return premiums.....	159 22
Net cash received for sickness premiums.....	\$ 130,840 14

Total net cash received for premiums.....	\$ 427,503 16
Cash received for interest on investments.....	24,697 01
Total.....	\$ 452,200 17
Received for calls on capital stock.....	30,550 00
Total income.....	\$ 482,750 17

SESSIONAL PAPER No. 8

THE DOMINION OF CANADA GUARANTEE AND ACCIDENT—*Continued.*

EXPENDITURE.

Accident Risks.

Net amount paid for claims occurring in previous years.....	\$ 21,966 53
Amount paid for claims occurring during the year.....	\$ 75,443 98
Deduct reinsurances.....	3,251 60
Net amount paid for said claims.....	\$ 72,192 38
Total net amount paid for accident claims.....	\$ 94,158 91

Guarantee Risks.

Net amount paid for claims occurring in previous years.....	\$ 2,726 69
Amount paid for claims occurring during the year.....	\$ 14,958 32
Deduct recoveries and reinsurances.....	8,183 62
Net amount paid for said claims.....	\$ 6,774 70
Total net amount paid for guarantee claims.....	\$ 9,501 39

Sickness Risks.

Net amount paid for claims occurring in previous years.....	\$ 13,673 57
Amount paid for claims occurring during the year.....	\$ 49,571 76
Deduct reinsurances.....	511 68
Net amount paid for said claims.....	\$ 49,060 08
Total net amount paid for sickness claims.....	\$ 62,733 65

Plate Glass Risks.

Net amount paid for claims occurring in previous years.....	\$ 720 79
Amount paid for claims occurring during the year.....	\$ 9,035 57
Deduct salvages and reinsurances.....	298 73
Net amount paid for said claims.....	\$ 8,736 84
Total net amount paid for plate glass claims.....	\$ 9,457 63

Burglary Risks.

Amount paid for burglary claims.....	\$ 52 78
Deduct salvages and reinsurances.....	52 78
Net amount paid for burglary claims.....	Nil.

Total net amount paid for claims.....	\$ 175,851 58
Dividends paid stockholders (including \$30,550 stock bonus).....	54,993 00
Commission or brokerage.....	126,839 03
Paid for salaries of officials, \$37,327.52; directors' fees, \$2,860; auditors' fees, \$500; traveling expenses, \$5,382.66.....	46,070 18
Taxes.....	4,944 35
Miscellaneous payments: Printing, stationery and advertising, \$9,120.49; furniture and fixtures, \$534.20; rent, \$6,632.54; postage, telegraph, telephone, and express, \$5,077.98; law costs, \$17.57; sundries and lighting, \$5,334.35; medical examiners' fees, \$2; agents' balances, \$11,562.10.....	38,281 23
Total expenditure.....	\$ 447,029 37

SYNOPSIS OF LEDGER ACCOUNTS.

Net ledger assets, December 31, 1912.....	\$ 554,061 48
Income as above.....	482,750 17
Total.....	\$ 1,036,811 65
Expenditure as above.....	447,029 37
Balance, net ledger assets, December 31, 1912.....	\$ 589,782 28

4 GEORGE V., A. 1914

THE DOMINION OF CANADA GUARANTEE AND ACCIDENT—*Concluded.*

RISKS AND PREMIUMS.

<i>Accident Risks.</i>	No.	Amount.	Premiums thereon.
Gross policies in force at date of last statement...	7,086	\$ 31,093,417	\$ 208,537 62
Taken during the year, new	6,024	11,788,980	90,121 85
Taken during the year, renewed.....	15,587	31,666,846	214,194 05
Taken during the year, industrial.....	1,076	1,411,131	1,741 24
Totals.....	29,773	\$ 75,960,374	\$ 514,594 76
Deduct terminated.....	21,957	42,822,926	300,521 49
Gross in force at end of year.....	7,816	\$ 33,137,448	\$ 214,073 27
Deduct reinsured.....		1,604,030	9,274 29
Net in force at December 31, 1913.....	7,816	\$ 31,533 418	\$ 204,798 98
<i>Sickness Risks.</i>			
Gross policies in force at date of last statement ..	11,527		\$ 107,523 45
Taken during the year, new	4,520		47,012 39
Taken during the year, renewed.....	11,127		93,626 49
Taken during the year, industrial.....			3,482 48
Totals.....	27,174		\$ 251,644 81
Deduct terminated.....	15,374		135,719 00
Gross in force at end of year.....	11,800		\$ 115,925 81
Deduct reinsured.....			4,637 14
Net in force at December 31, 1913.....	11,800		\$ 111,288 67
<i>Guarantee Risks.</i>			
Gross policies in force at date of last statement...	2,135	\$ 13,742 516	\$ 40,518 89
Taken during the year, new.....	861	3,821,055	15,751 19
Taken during the year, renewed.....	1,802	6,892,262	33,678 81
Totals.....	4,798	\$ 24,455,833	\$ 89,948 89
Deduct terminated.....	2,532	10,110,649	44,574 26
Gross in force at end of year.....	2,266	\$ 14,345,184	\$ 45,374 63
Deduct reinsured.....		1,085,050	3,891 28
Net in force at December 31, 1913.....	2,266	\$ 13,260,134	\$ 41,483 35
<i>Plate Glass Risks.</i>			
Gross policies in force at date of last statement ..	1,752		\$ 26,132 85
Taken during the year, new.....	1,748		32,224 08
Taken during the year, renewed.....	72		1,318 49
Totals.....	3,572		\$ 59,675 42
Deduct terminated.....	1,394		26,782 65
Gross and net in force at December 31, 1913.....	2,178		\$ 32,892 77
<i>Burglary Risks.</i>			
Gross policies in force at date of last statement...	60	\$ 103,620	\$ 1,174 59
Taken during the year, new.....	114	166,650	2,176 41
Taken during the year, renewed.....	64	91,970	1,006 69
Totals.....	238	\$ 362,240	\$ 4,357 69
Deduct terminated.....	89	127,190	1,462 81
Gross in force at end of year.....	149	\$ 235,050	\$ 2,894 88
Deduct reinsured.....		17,700	216 00
Net in force at December 31, 1913.....	149	\$ 217,350	\$ 2,678 88
Total number of policies in force at date.....			24,209
Total net amount in force.....			\$45,010,902 00
Total premiums thereon.....			393,142 65

SESSIONAL PAPER No. 8

THE FIDELITY AND CASUALTY COMPANY OF NEW YORK.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1913.

President—R. J. HILLAS.

Secretary—T. E. GATY.

Principal Office—New York City.

Head Office in Canada—Toronto.

Chief Agent in Canada—

BARTHOLOMEW MINEHAN.

(Incorporated March 20, 1876. Dominion license issued May 15, 1905.)

CAPITAL.

Amount of capital authorized, subscribed for and paid up in cash..... \$ 1,000,000 00

ASSETS IN CANADA.

On deposit with Receiver General, viz.:—

	Par value.	Market value.
State of Massachusetts Water Loan bonds, 1935, 3½ p.c.....	\$ 70,000 00	\$ 63,700 00
State of Massachusetts Water Loan bonds, 1938, 3½ p.c.....	30,000 00	27,000 00
State of Massachusetts bonds, 1943, 3½ p.c.....	45,000 00	40,500 00
City of Toronto R.C.S.S. debs., 1930, 4 p.c.....	32,000 00	28,160 00
City of Toronto Cons. debs., 1948, 4 p.c.....	19,953 33	17,359 40
Total par, book and market values.....	\$ 196,953 33	\$ 176,719 40

Carried out at market value..... \$ 176,719 40

Cash in banks, viz.:

Royal Bank of Canada, Toronto.....	\$ 151 95
Bank of Toronto, Montreal.....	76 02

Total cash in banks..... 227 97

Interest accrued..... 3,043 22

Gross premiums due and uncollected on Canadian policies in force, viz.:—

Accident.....	\$ 16,451 39
Sickness.....	13,046 47
Burglary.....	4,771 68
Plate glass.....	2,895 51
Liability.....	73,83
Steam boiler.....	1,571 90

Net amount of outstanding premiums (\$38,810.78 less commission, \$10,856.70)..... 27,954 08

Total assets in Canada..... \$ 207,944 67

LIABILITIES IN CANADA.

Amount of unsettled claims, viz.:—

Accident.....	\$ 5,485 10
Sickness.....	8,014 67
Burglary.....	3,300 00
Plate glass.....	436 77
Steam boiler.....	832 42
Liability.....	11 00

Total amount of unsettled claims..... \$ 18,079 96

4 GEORGE V., A. 1914

THE FIDELITY AND CASUALTY COMPANY—Continued.

LIABILITIES IN CANADA—Continued.

Reserve of unearned premiums—	
Accident.....	\$ 47,038 83
Plate glass.....	9,769 89
Sickness.....	40,262 77
Burglary.....	11,525 13
Steam boiler.....	28,184 31
Liability.....	6,649 72
Total net reserve, \$143,430.65; carried out at 80 per cent.....	\$ 114,744 52
Taxes due and accrued.....	2,002 56
Total liabilities in Canada.....	\$ 134,827 04

INCOME IN CANADA.

<i>Accident Risks.</i>	
Gross cash received for premiums.....	\$ 121,611 92
Deduct return premiums.....	31,451 59
Net cash received for accident premiums.....	\$ 90,160 33
<i>Sickness Risks.</i>	
Gross cash received for premiums.....	\$ 101,138 32
Deduct return premiums.....	24,886 84
Net cash received for sickness premiums.....	\$ 76,251 48
<i>Burglary Risks.</i>	
Gross cash received for premiums.....	\$ 26,536 33
Deduct return premiums.....	6,548 24
Net cash received for burglary premiums.....	\$ 19,988 09
<i>Employers' Liability Risks.</i>	
Gross cash received for premiums.....	\$ 15,205 19
Deduct return premiums.....	3,553 88
Net cash received for employers' liability premiums.....	\$ 11,651 31
<i>Steam Boiler Risks.</i>	
Gross cash received for premiums.....	\$ 33,097 34
Deduct return premiums.....	9,554 68
Net cash received for steam boiler premiums.....	\$ 23,542 66
<i>Plate Glass Risks.</i>	
Gross cash received for premiums.....	\$ 15,772 20
Deduct return premiums.....	5,092 75
Net cash received for plate glass premiums.....	\$ 10,679 45
Total net cash received for premiums.....	\$ 232,273 32
Received for interest on investments.....	6,365 62
Total income in Canada.....	\$ 238,638 94

EXPENDITURE IN CANADA.

<i>Accident Risks.</i>	
Net amount paid for claims occurring in previous years.....	\$ 5,790 76
Net amount paid for claims occurring during the year.....	47,905 02
Total net amount paid for accident claims.....	\$ 53,695 78

SESSIONAL PAPER No. 8

THE FIDELITY AND CASUALTY COMPANY—Continued.

EXPENDITURE IN CANADA—Concluded.

Sickness Risks.

Net amount paid for claims occurring in previous years.....	\$ 5,455 98
Net amount paid for claims occurring during the year.....	30,374 57
Total net amount paid for sickness claims.....	<u>\$ 35,830 55</u>

Burglary Risks.

Net amount paid for claims occurring in previous years.....	\$ 3,506 85
Amount paid for claims occurring during the year.....	\$ 6,456 45
Deduct recoveries and reinsurances.....	558 00
Net amount paid for said claims.....	<u>\$ 5,898 45</u>
Total net amount paid for burglary claims.....	<u>\$ 9,405 30</u>

Plate Glass Risks.

Net amount paid for claims occurring in previous years.....	\$ 450 03
Amount paid for claims occurring during the year.....	\$ 6,024 42
Deduct salvages and reinsurances.....	954 26
Net amount paid for said claims.....	<u>\$ 5,070 16</u>
Total net amount paid for plate glass claims.....	<u>\$ 5,520 19</u>

Employers' Liability Risks.

Net amount paid for claims occurring in previous years.....	\$ 78 65
Amount paid for claims occurring during the year.....	\$ 3,110 31
Deduct reinsurances.....	30 00
Net amount paid for said claims.....	<u>\$ 3,080 31</u>
Total net amount paid for employers' liability claims.....	<u>\$ 3,158 96</u>

Steam Boiler Risks.

Net amount paid for steam boiler claims.....	<u>\$ 250 86</u>
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Total net amount paid for claims.....	\$ 107,861 64
Commission or brokerage.....	67,217 10
Salaries of agents, \$24,049.16; travelling expenses, \$3,665.15.....	27,714 31
Taxes.....	2,833 54
All other payments, viz.: Postage, telegrams, telephones and express, \$1,986.63; rent, \$3,287.43; printing and stationery, \$180; furniture and fixtures, \$152.08; medical fees, \$77; share Plate Glass Underwriters' expense, \$25; sundry, \$606.75.....	6,314 89
Total expenditure in Canada.....	<u>\$ 211,941 48</u>

RISKS AND PREMIUMS IN CANADA.

<i>Accident Risks.</i>	No.	Amount.	Premiums thereon.
Gross policies in force at date of last statement...	4,701	\$ 29,964,250	\$ 84,024 21
Taken during the year, new and renewed.....	6,886	42,826,933	122,991 65
Totals.....	11,587	\$ 72,791,183	\$ 207,015 86
Deduct terminated.....	6,261	40,118,200	112,938 21
Gross and net in force at Dec. 31, 1913.....	<u>5,326</u>	<u>\$ 32,672,983</u>	<u>\$ 94,077 65</u>
<i>Sickness Risks.</i>	No.	Amount.	Premiums thereon.
Gross policies in force at date of last statement...	3,590	\$ 2,135,948	\$ 70,638 72
Taken during the year, new and renewed.....	5,308	2,984,278	103,206 83
Totals.....	8,898	\$ 5,120,226	\$ 173,845 55
Deduct terminated.....	4,886	2,819,583	93,320 01
Gross and net in force at Dec. 31, 1913.....	<u>4,012</u>	<u>\$ 2,300,643</u>	<u>\$ 80,525 54</u>

4 GEORGE V., A. 1914

THE FIDELITY AND CASUALTY COMPANY—Continued.

RISKS AND PREMIUMS IN CANADA—Concluded.

<i>Burglary Risks.</i>	No.	Amount.	Premiums thereon.
Gross policies in force at date of last statement...	1,071	\$ 1,827,835	\$ 21,435 66
Taken during the year, new and renewed.....	2,583	2,441,780	27,824 73
Totals.....	3,651	\$ 4,269,615	\$ 49,260 39
Deduct terminated.....	2,454	2,239,555	26,262 16
Gross and net in force at Dec. 31, 1913.....	1,200	\$ 2,030,060	\$ 22,998 23
<i>Liability Risks.</i>			
Gross policies in force at date of last statement...	102	\$ 1,174,500	\$ 7,256 80
Policies taken during the year.....	296	2,498,300	14,718 56
Totals.....	398	\$ 3,672,800	\$ 21,975 36
Deduct terminated.....	174	1,525,500	8,788 44
Gross and net in force at Dec. 31, 1913.....	224	\$ 2,147,300	\$ 13,186 92
<i>Steam Boiler Risks.</i>			
Gross policies in force at date of last statement...	170	\$ 2,501,000	\$ 29,247 34
Policies taken during the year.....	260	5,911,000	31,039 10
Totals.....	430	\$ 8,412,000	\$ 60,286 44
Deduct terminated.....	249	1,958,500	12,916 08
Gross and net in force at Dec. 31, 1913.....	181	\$ 6,453,500	\$ 47,370 36
<i>Plate Glass Risks.</i>			
Gross policies in force at date of last statement...	408	\$ 288,995	\$ 16,692 01
Policies taken during the year.....	1,164	736,090	17,637 46
Totals.....	1,572	\$ 1,025,085	\$ 34,329 47
Deduct terminated.....	751	315,599	10,228 50
Gross and net in force at Dec. 31, 1913.....	821	\$ 709,486	\$ 24,100 97
Total number of policies in force.....			11,764
Total net amount in force.....			\$46,313,972 00
Total premiums thereon.....			282,259 67

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1913.

INCOME.

Total net cash received for premiums.....	\$ 8,569,460 87
Interest and dividends.....	379,282 66
Rents.....	127,077 83
Fidelity insurance fund (subscriptions from agents and employees).....	917 34
Agents' balances charged off.....	1,086 90
Suspense account.....	2,884 14
Munich Reinsurance Co., Reserve retained under contract.....	85,720 69
Gross profit on sale or maturity of stocks.....	1,236 50
Money borrowed during the year.....	100,000 00
Total income.....	\$ 9,287,666 93

DISBURSEMENTS.

Net amount paid for losses.....	\$ 3,884,885 49
Investigation and adjustment of claims.....	595,884 38
Commissions or brokerage, less amount received on return premiums and reinsurance.....	2,245,926 54
Cash paid stockholders for interest or dividends.....	200,000 00
Salaries, travelling and all other expenses of agents not paid by commissions.....	452,840 40
Salaries, fees and all other compensation of officers, directors, trustees and home office employees.....	538,054 75
Medical examiners' fees and salaries.....	11,110 77
Inspections (other than medical and claim).....	269,201 90
State taxes on premiums, Insurance Department licenses and fees.....	157,408 93
Taxes on real estate.....	22,243 53

SESSIONAL PAPER No. 8

THE FIDELITY AND CASUALTY COMPANY—*Concluded.*DISBURSEMENTS—*Concluded.*

Rents.....	\$ 77,800 50
All other taxes, licenses and fees.....	13,719 32
Agents' balances charged off.....	657 07
Gross decrease, by adjustment in book value of real estate.....	10,000 00
Gross loss on sale or maturity of bonds and stocks.....	204 46
All other expenditure.....	383,667 48
Total disbursements.....	\$ 8,863,605 61

LEDGER ASSETS.

Book value of real estate.....	\$ 1,333,893 45
Premiums in course of collection.....	1,760,591 98
Book value of bonds and stocks.....	8,101,550 19
Cash on hand, in trust companies and in banks.....	240,564 25
Agents' balances and sundry ledger assets.....	138,667 69
Total ledger assets.....	\$11,635,217 56

NON-LEDGER ASSETS.

Interest accrued.....	\$ 62,639 20
Rents accrued.....	195 02
Gross assets.....	\$11,698,051 78
Deduct assets not admitted.....	634,695 08
Total admitted assets.....	\$11,063,356 70

LIABILITIES.

Net amount of unpaid claims and expenses of settlement.....	\$ 2,365,276 33
Total unearned premiums.....	4,632,739 60
Commissions, brokerage and other charges due or to become due to agents or brokers.....	381,758 57
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued.....	4,202 03
Federal, State, and other taxes due or accrued, estimated.....	130,914 18
Reinsurance.....	34,806 77
All other liabilities.....	505,467 17
Total.....	\$ 8,055,163 65
Capital stock paid up in cash.....	1,000,000 00
Surplus beyond capital and other liabilities.....	2,008,193 05
Total liabilities.....	\$11,063,356 70

EXHIBIT OF PREMIUMS.

	Premiums written or renewed during the year.	Premiums terminated during the year.	Net premiums in force at Dec. 31, 1913.
	\$	\$	\$
Accident.....	2,759,268 13	2,749,449 90	2,090,675 66
Health.....	1,818,234 86	1,760,372 50	1,340,387 93
Liability.....	3,108,001 54	4,357,256 01	2,044,075 71
Plate glass.....	591,827 59	587,312 71	471,021 94
Steam boiler.....	661,041 74	616,696 13	910,907 14
Burglary and theft.....	747,570 63	686,321 04	757,751 49
Fidelity.....	337,019 77	333,485 64	280,500 76
Fly wheel.....	130,617 06	119,043 77	206,368 78
Workmen's collective.....	6,978 16	15,878 28	9,533 17
Surety.....	300,950 43	272,582 13	215,608 79
Auto and teams, property damage.....	115,135 68	73,426 21	85,109 67
Workmen's compensation.....	1,198,022 41	478,422 07	718,366 02

THE GENERAL ACCIDENT ASSURANCE COMPANY OF CANADA.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1913.

President—PELEG HOWLAND.

Secretary and Manager—

Vice-President—D. R. WILKIE.

JOHN J. DURANCE.

Principal Office—Toronto.

(Incorporated by an Act of the Parliament of Canada, 6 Edward VII, cap. 98; assented to July 13, 1906.
Dominion license issued September 4, 1906.)

CAPITAL.

Amount of joint stock capital authorized.....	\$ 1,000,000 00
Amount subscribed for.....	200,000 00
Amount paid thereon in cash.....	50,000 00

(For List of Shareholders, see Appendix.)

ASSETS.

Debentures owned by the Company:—

Deposited with the Receiver General:—

	Par value.	Book value.	Market value.
City of Salaberry of Valleyfield debts., 1933, 5 p.c.....	\$ 3,000 00	\$ 3,155 72	\$ 2,790 00
City of Winnipeg debts., 1925, 4 p.c.....	8,000 00	7,973 46	7,360 00
City of Victoria debts., 1915, 4 p.c.....	6,000 00	5,986 00	5,880 00
Town of Brampton debts., 1915 to 1921, 4½ p.c.....	12,459 02	12,459 02	11,960 66
City of Saskatoon debts., 1939, 5 p.c.....	5,000 00	5,281 85	4,700 00
City of Revelstoke debts., 1960, 5 p.c.....	5,000 00	5,000 00	4,300 00
City of Kamloops debts., 1931, 5 p.c.....	5,000 00	5,000 00	4,500 00
Total on deposit with Receiver General....	\$ 44,459 02	\$ 44,856 05	\$ 41,490 66

Held by the Company, viz:

Niagara Navigation Co. debts., 1916, 4½ p.c..	10,000 00	9,884 46	9,700 00
Canada Landed and National Investment Co., Ltd., debts., 1918, 4½ p.c.....	10,000 00	10,000 00	10,000 00
City of Stratheona school debts., 1914-1939, 5 p.c.....	4,333 36	4,382 17	4,160 03
City of Salaberry of Valleyfield debts., 1933, 5 p.c.....	2,000 00	2,103 81	1,860 00
City of Cranbrook debts., 1914 to 1929, 5 p.c...	4,348 11	4,348 96	4,044 53
Town of Red Deer debts., 1914 to 1927, 6 p.c...	1,863 93	2,017 01	1,826 65
City of Wetaskiwin debts., 1914 to 1931, 5 p.c...	5,627 83	5,573 58	5,177 80
City of Wetaskiwin debts., 1914 to 1960, 5 p.c...	4,925 00	4,924 66	4,185 96
City of Prince Albert debts., 1914 to 1923, 4½ p.c...	4,258 20	4,196 59	4,002 71
City of Prince Albert debts., 1942, 4½ p.c.....	15,000 00	13,735 61	12,300 00
City of Hamilton debts., 1914 to 1921, 4 p.c...	8,143 63	8,139 23	7,899 32
City of Guelph debts., 1926, 4 p.c.....	5,000 00	4,277 76	4,500 00
Town of Meaford debts., 1923 to 1927, 5 p.c...	5,444 07	4,986 62	5,171 87
Town of Meaford debts., 1927 to 1932, 5 p.c...	2,841 43	2,545 19	2,670 94
Town of Welland debts., 1933, 5 p.c.....	11,000 00	9,745 25	10,670 00
Town of Wingham debts., 1929 to 1933, 5 p.c...	2,932 96	2,670 06	2,775 78
City of Nanaimo debts., 1960, 5 p.c.....	5,000 00	5,000 00	4,800 00
City of Moosejaw debts., 1950, 4½ p.c.....	2,006 63	1,919 93	1,745 77
Colonial Investment & Loan Co. debts., 1914, 4½ p.c.....	10,000 00	10,000 00	10,000 00
Town of St. Albert debts., 1914 to 1928, 5 p.c...	4,164 53	4,027 28	3,665 30
Municipality of Stratheona debts., 1914-1921, 5 p.c.....	3,200 00	3,200 00	2,976 00

SESSIONAL PAPER No. 8

THE GENERAL ACCIDENT—*Continued.*ASSETS—*Concluded.*Debentures owned by the company—*Concluded.*

	Par value.	Book value.	Market value.
Edmonton School District debts., 1921, 4½ p.c.	\$ 5,000 00	\$ 4,838 41	\$ 4,550 00
City of St. Catharines debts., 1933, 4½ p.c.	5,000 00	4,545 50	4,650 00
City of St. Catharines debts., 1942, 4½ p.c.	5,600 00	5,176 90	5,132 00
City of Cranbrook debts., 1951, 5 p.c.	5,000 00	4,604 89	4,200 00

Total par, book and market values \$ 187,168 70 \$ 181,699 97 \$ 174,175 32

Carried out at book value..... \$ 181,699 97

Stocks, viz.:—

	Par value.	Book value.	Market value.
325 shares Consumers' Gas Co. stock.....	\$ 16,250 00	\$ 31,950 12	\$ 27,300 00
52 shares C. P. R. stock.....	5,200 00	8,164 75	10,764 00
116 shares Imperial Bank stock.....	11,600 00	25,631 00	24,476 00
	\$ 33,050 00	\$ 65,745 87	\$ 62,540 00

Carried out at book value..... 65,745 87

Cash at head office..... 150 00

Cash in the Imperial Bank of Canada..... 22,309 73

Bills receivable..... 200 00

Agents' ledger balances..... 1,757 71

Deposit with underwriters' association..... 250 00

Staff life account, \$20.55; travelling expense account, \$18.07; General Fire Corp. Ltd., Toronto, \$68.14; Canadian Casualty Company, \$350.26; General Accident Corp., Ltd., Perth, \$10.31..... 467 33

Total ledger assets..... \$ 272,580 61

Deduct market value of bonds and stocks under book value..... 10,730 52

\$ 261,850 09

OTHER ASSETS.

Interest accrued..... \$ 4,102 19

Office furniture and fittings..... 3,184 55

Amount of uncollected premiums, viz.:—

Accident	\$ 5,131 17
Sickness	4,273 24
Employers' liability.....	38,367 68
Automobile	3,406 97

Total \$ 51,179 06

Less commission..... 13,421 09

Net amount of outstanding premiums..... 37,757 97

Total assets..... \$ 306 894 80

LIABILITIES.

(1) *Liabilities in Canada.*

Unsettled claims:—

Accident claims unadjusted.....	\$ 3,622 83
Sickness	2,326 16
Liability	45,180 77
Automobile.. ..	3,622 00

Total net amount of unsettled claims (\$3,142.50 accrued in previous years)..... \$ 54,751 76

Reserve of unearned premiums:

Accident.....	\$ 13,950 26
Sickness.....	9,248 04
Liability.....	60,104 29
Automobile.....	23,158 85

Total, \$106,461.44; carried out at 80 per cent..... 85,169 15

Due and accrued for salaries, rent, etc..... 3,204 69

Due for reinsurance..... 510 15

Taxes due and accrued..... 2,500 00

Total liabilities in Canada..... \$ 146,135 75

THE GENERAL ACCIDENT—Continued.

LIABILITIES—Concluded.

(2) *Liabilities in other countries.*

Unsettled claims:—		
Accident claims, unadjusted.....	\$ 1,978 12	
Sickness claims, unadjusted.....	50 00	
Total net amount of unsettled claims.....	\$	2,028 12
Reserve of unearned premiums:—		
Accident.....	\$ 766 47	
Sickness.....	250 25	
Liability.....	8,051 41	
Automobile.....	1,132 62	
Total, \$10,200.75; carried out at 80 per cent.....		8,160 60
Total liabilities in other countries.....	\$	10,188 72
Total liabilities (except capital stock) in all countries.....	\$	156,324 47
Excess of assets over liabilities.....	\$	150,570 33
Capital stock paid in cash.....		50,000 00
Surplus over liabilities and capital.....	\$	100,570 33

INCOME.

	In Canada.	In other countries.
<i>For Accident Risks.</i>		
Gross cash received for premiums.....	\$ 53,278 32	\$ 1,877 14
Deduct reinsurance.....	3,054 14	
Net cash received for accident premiums.....	\$ 50,224 18	\$ 1,877 14
<i>For Sickness Risks.</i>		
Gross cash received for premiums.....	\$ 42,008 12	\$ 593 51
Deduct reinsurance.....	1,170 13	
Net cash received for sickness premiums.....	\$ 40,837 99	\$ 593 51
<i>For Employers' Liability Risks.</i>		
Gross cash received for premiums.....	\$ 173,896 43	\$ 24,363 57
Deduct reinsurance.....	23 92	100 00
Net cash received for employers' liability premiums.....	\$ 173,872 51	\$ 24,263 57
<i>For Automobile Risks.</i>		
Gross cash received for premiums.....	\$ 47,599 01	\$ 2,219 21
Deduct reinsurance.....	27 60	
Net cash received for automobile premiums.....	\$ 47,571 41	\$ 2,219 21
Total net cash received for premiums in all countries.....	\$	341,459 52
Received for interest.....		11,566 31
Total income.....	\$	353,025 83

EXPENDITURE.

	In Canada.	In other countries.
<i>For Accident Risks.</i>		
Net amount paid for claims occurring in previous years.....	\$ 3,163 42	\$ 61 25
Amount paid for claims occurring during the year.....	\$ 19,814 43	\$ 1,252 80
Deduct reinsurance.....	1,814 56	
Net amount paid for said claims.....	\$ 17,999 87	\$ 1,252 80
Total net amount paid for accident claims.....	\$ 21,163 29	\$ 1,314 05

SESSIONAL PAPER No. 8

THE GENERAL ACCIDENT—Continued.

EXPENDITURE—Concluded.

For Sickness Risks.

	In Canada.	In other countries.
Net amount paid for claims occurring in previous years.....	\$ 2,119 16	\$ 127 02
Amount paid for claims occurring during the year.....	\$ 15,768 65	\$ 380 73
Deduct reinsurance.....	239 65	.....
Net amount paid for said claims.....	\$ 15,529 00	\$ 380 73
Total net amount paid for sickness claims.....	\$ 17,648 16	\$ 507 75

For Employers' Liability Risks.

	In Canada.
Net amount paid for claims occurring in previous years.....	\$ 35,097 47
Amount paid for claims occurring during the year.....	56,114 36
Total net amount paid for employers' liability claims.....	\$ 91,211 83

For Automobile Risks.

Net amount paid for claims occurring in previous years.....	\$ 1,079 55
Amount paid for claims occurring during the year.....	8,539 06
Total net amount paid for automobile claims.....	\$ 9,618 61

Total net amount paid for claims in all countries.....	\$ 141,463 69
Dividends paid during the year.....	30,000 00
Commission or brokerage.....	91,711 10
Paid for salaries of officials, \$20,472.76; do. of agents, \$990; directors' fees, \$2,000; auditors' fees, \$750; travelling expenses, \$3,545.24.....	27,758 00
Taxes.....	4,431 19
All other expenditure, viz: Advertising, \$3,000.31; legal expenses, \$708.17; printing and stationery, \$2,575.61; postage, telegrams, telephones and express, \$1,786.22; rent, \$3,439.05; furniture and fittings, \$295.30; general charges, \$3,231.35; medical examiners' fees, \$276; elevator inspection fees, \$2,390.91; life assurance scheme, \$30.49; bad debts, \$252; entertainment, \$545.33.....	18,530 74
Total expenditure.....	\$ 313,894 72

SYNOPSIS OF LEDGER ACCOUNTS

Amount of net ledger assets, December 31, 1912.....	\$ 233,449 50
Amount of income as above.....	353,025 83
Total.....	\$ 586,475 33
Amount of expenditure as above.....	313,894 72
Balance, net ledger assets, December 31, 1913.....	\$ 272,580 61

4 GEORGE V., A. 1914

THE GENERAL ACCIDENT—*Continued.*

RISKS AND PREMIUMS.

	IN CANADA.			IN OTHER COUNTRIES			TOTALS IN ALL COUNTRIES.		
	No.	Amount.	Premiums	No.	Amount.	Premiums	No.	Amount.	Premiums
<i>Accident Risks.</i>		\$	\$ cts.		\$	\$ cts.		\$	\$ cts.
Gross policies in force at date of last statement....	1,790	5,300,650	29,205 85	420	782,375	3,925 44	2,210	6,083,025	33,131 29
Taken during the year, new	885	2,594,500	11,681 68	1	5,000	6 25	886	2,599,500	11,687 93
Taken during the year, renewed....	1,932	5,818,700	26,835 83	194	425,500	2,167 18	2,126	6,244,200	29,003 01
Total.....	4,607	13,713,850	67,723 36	615	1,212,875	6,098 87	5,222	14,926,725	73,822 23
Deduct terminated.	2,732	8,008,100	38,345 19	467	900,625	4,550 94	3,199	8,908,725	42,896 13
Gross in force at end of year.....	1,875	5,705,750	29,378 17	148	312,250	1,547 93	2,023	6,018,000	30,926 10
Deduct reinsured....		827,000	2,841 13		2,500	15 00		829,500	2,856 13
Net in force at December 31, 1913	1,875	4,878,750	26,537 04	148	309,750	1,532 93	2,023	5,188,500	28,069 97
<i>Employers' Liability Risks.</i>									
Gross policies in force at date of last statement....	1,060	10,486,500	107,135 48	511	4,645,000	15,376 06	1,571	15,131,500	122,511 54
Taken during the year, new	407	4,075,000	121,882 95	873	7,777,000	25,604 03	1,280	11,852,000	147,486 98
Taken during the year, renewed....	894	8,990,000	93,155 42				894	8,990,000	93,155 42
Total.....	2,361	23,551,500	322,173 85	1,384	12,422,000	40,980 09	3,745	35,973,500	363,153 94
Deduct terminated	1,256	12,471,500	206,942 53	747	6,765,000	24,452 63	2,003	19,236,500	231,395 16
Gross in force at end of year.....	1,105	11,080,000	115,231 32	637	5,657,000	16,527 46	1,742	16,737,000	131,758 78
Deduct reinsured....		10,000	23 92		20,000	100 00		30,000	123 92
Net in force at December 31, 1913	1,105	11,070,000	115,207 40	637	5,637,000	16,427 46	1,742	16,707,000	131,634 86
<i>Sickness Risks.</i>									
Gross policies in force at date of last statement....	327		16,603 65	4		949 00	331		17,552 65
Taken during the year, new	624		8,397 44				624		8,397 44
Taken during the year, renewed....	1,351		16,698 17	36		765 50	1,387		17,463 67
Total.....	2,302		41,699 26	40		1,714 50	2,342		43,413 76
Deduct terminated	814		23,235 42	15		1,214 00	829		24,449 42
Gross in force at end of year.....	1,488		18,463 84	25		500 50	1,513		18,964 34
Deduct reinsured....			1,331 25						1,331 25
Net in force at December 31, 1913	1,488		17,132 59	25		500 50	1,513		17,633 09

SESSIONAL PAPER No. 8

THE GENERAL ACCIDENT—*Concluded.*RISKS AND PREMIUMS—*Concluded.*

	IN CANADA.			IN OTHER COUNTRIES.			TOTALS IN ALL COUNTRIES.		
	No.	Amount.	Premiums	No.	Amount.	Premiums	No.	Amount.	Premiums
<i>Automobile.</i>		\$	\$ cts.		\$	\$ cts.		\$	\$ cts.
Gross policies in force at date of last statement....	739	7,405,500	40,889 35	356	1,985,000	3,083 88	1,095	9,390,500	43,973 23
Taken during the year, new.....	688	6,886,000	36,950 14	573	3,539,000	3,908 74	1,261	10,425,000	40,858 88
Taken during the year, renewed....	543	5,450,000	29,488 96	.....	.....	.....	543	5,450,000	29,488 96
Total.....	1,970	19,741,500	107,328 45	929	5,524,000	6,992 62	2,899	25,265,500	114,321 07
Deduct terminated	1,099	11,025,500	60,983 15	540	3,190,000	4,727 39	1,639	14,215,500	65,710 54
Gross in force at end of year.....	871	8,716,000	46,345 30	389	2,334,000	2,265 23	1,260	11,050,000	48,610 53
Deduct reinsured.....	.....	10,000	27 60	.....	.....	.....	.....	10,000	27 60
Net in force at December 31, 1913	871	8,706,000	46,317 70	389	2,334,000	2,265 23	1,260	11,040,000	48,582 93

Total policies in force, December 31, 1913.....6,538
 Total net amount in force.....\$32,935,500 00
 Total premiums thereon.....225,920 85

THE GENERAL ANIMALS INSURANCE COMPANY OF CANADA.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1913.

President—ROBERT NESS.

Secretary—JOSEPH D'HALEWYN.

Vice-President—L. A. LAVALLEE.

Manager—R. A. LEDUC.

Principal Office—Montreal.

(Incorporated by an Act of the Parliament of Canada, April 27, 1907. Dominion license issued, November 5, 1908.)

CAPITAL.

Amount of joint stock capital authorized.....	\$ 500,000 00
Amount subscribed for.....	117,400 00
Amount paid thereon in cash.....	46,960 00

(For List of Shareholders, see Appendix.)

ASSETS.

Amount of loans secured by mortgage on real estate.....	\$ 9,750 00
Bonds in deposit with Receiver General:—	

	Par value.	Book value.	Market value.
Municipalité Scolaire de St. Jean de la Croix bonds, 1938, 5 p.c.....	\$ 11,000 00	\$ 11,000 00	\$ 10,010 00
City of Columbia (Grand Forks, B.C.) bonds, 1920, 6 p.c.....	5,000 00	5,175 50	4,850 00
Parish of St. Romuald d'Etchemin bonds, 1939, 5 p.c.....	5,000 00	5,000 00	4,500 00
Village of Cartierville bonds, 1942, 5 p.c.....	5,000 00	4,906 00	4,650 00

Total on deposit with Receiver General..	\$ 26,000 00	\$ 26,081 50	\$ 24,010 00
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Carried out at book value.....	\$ 26,081 50
Cash at head office.....	1,096 19
Cash in Hochelaga Bank.....	4,437 79
Advances to agents.....	24 00

Total ledger assets.....	\$ 41,389 48
Deduct market value of bonds under book value.....	2,071 50

\$ 39,317 98

OTHER ASSETS.

Interest accrued.....	\$ 580 83
Office furniture.....	2,183 89
Agents' balances and outstanding premiums (less \$2,105.92 com.).....	8,482 08
Medical fees.....	19 00

Total assets.....	\$ 50,583 78
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LIABILITIES.

Outstanding claims, viz.:—	
Live stock claims, unadjusted.....	\$ 7,050 00
Live stock claims, resisted in suit.....	250 00

Total net amount of unpaid live stock claims.....	\$ 7,300 00
Reserve of unearned premiums, \$30,480.72; carried out at 80 per cent.....	24,384 61
Taxes due and accrued.....	338 73
Loan from Hochelaga Bank.....	3,000 00
Net amount due for re-insurance.....	863 29

Total liabilities (except capital stock).....	\$ 35,886 63
---	--------------

Excess of assets over liabilities.....	\$ 14,697 15
Capital stock paid in cash.....	46,960 00

SESSIONAL PAPER No. 8

THE GENERAL ANIMALS INSURANCE Co.—*Concluded.*

INCOME.

Gross cash received for premiums.....	\$ 101,664 64	
Deduct reinsurance, \$4,024.05; and return premiums, \$8,349.65.....	12,373 70	
Total net cash received for live stock premiums.....	\$ 89,290 94	
Received for interest.....	1,982 91	
Total income.....	\$ 91,273 85	

EXPENDITURE.

Net amount paid for claims occurring in previous years.....	\$ 1,179 75	
Amount paid for claims occurring during the year.....	\$ 46,667 45	
Deduct reinsurances.....	250 00	
Net amount paid for said claims.....	\$ 46,417 45	
Total net amount paid for live stock claims.....	\$ 47,597 20	
Commission or brokerage.....	16,127 71	
Paid for salaries of officials, \$6,784.61; do. of agents, \$3,325.05; directors' fees, \$765; auditors' fees, \$350; travelling expenses, \$4,071.19.....	15,295 85	
Taxes.....	2,017 48	
All other expenditure, viz.: Printing and stationery, \$1,576.15; furniture, \$285.03; advertising, \$1,952.46; sundry expenses, \$332.98; postage, express, telegraph and telephone, \$1,019.91; rent, \$1,668.97; legal expenses, \$705.08; collection, discount and exchange, \$181.70; bad debts, \$394.99; medical examiners' fees, \$207.90.....	8,325 17	
Total expenditure.....	\$ 89,363 41	

SYNOPSIS OF LEDGER ACCOUNTS.

Net ledger assets at December 31, 1912.....	\$ 36,479 04	
Income as above.....	91,273 85	
Total.....	\$ 127,752 89	
Expenditure as above.....	89,363 41	
Balance, net ledger assets, at December 31, 1913, (\$41,389.48, less \$3,000 borrowed money)....	\$ 38,389 48	

RISKS AND PREMIUMS.

<i>Live Stock Risks.</i>	No.	Amount.	Premiums. thereon.
Gross policies in force at Dec. 31, 1912.....	1,655	\$ 682,422	\$ 54,382 54
Policies taken during the year.....	3,766	2,073,387	104,774 21
Total.....	5,421	\$ 2,755,809	\$ 159,156 75
Deduct terminated.....	3,630	1,931,910	95,267 49
Gross in force at December 31, 1913.....	1,791	\$ 823,899	\$ 63,889 26
Deduct reinsured.....		43,012	2,927 88
Net in force at December 31, 1913.....	1,791	\$ 780,887	\$ 60,961 38

THE GUARANTEE COMPANY OF NORTH AMERICA.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1913.

President—HARTLAND S. MACDOUGALL. Secretary—RICHARD B. SCOTT.
 Managing-Director— Vice-President—
 HENRY E. RAWLINGS. WM. WAINWRIGHT.
 Head Office—57 Beaver Hall Hill, Montreal.

(Incorporated August 2, 1851, by Act of the Legislature of the Province of Canada, 14-15 Vic., cap. 36; amended in 1873 by 36 Vic., cap. 22; and in 1880 by 43 Vic., cap. 71; and in 1881 by 44 Vic., cap. 57; and in 1913 by 3-4 Geo. V., cap. 126. Commenced business in Canada, April 1872. Commenced business in United States, January, 1881.)

Amount of capital authorized.....	\$ 1,000,000 00
Amount subscribed.....	668,600 00
Amount paid thereon in cash.....	304,600 00

(For List of Shareholders, see Appendix.)

ASSETS.

Book value of real estate held by the company.....\$ 213,190 86

*Stocks and bonds owned by the company, viz:—

Bonds.	Par value.	Book value.	Market value.
Montreal Harbour bonds, 1914, 5 p. c.....	\$ 20,000 00	\$ 22,000 00	\$ 20,000 00
Montreal Harbour bonds, 1915, 5 p. c.....	2,000 00	2,200 00	2,000 00
Montreal Harbour bonds, 1917, 4 p. c.....	4,000 00	4,080 00	3,920 00
Montreal Harbour bonds, 1918, 4 p. c.....	7,000 00	7,140 00	6,790 00
City of Montreal bonds, 1939, 3½ p. c.....	7,000 00	6,169 80	5,810 00
City of Montreal bonds, 1921, 4 p. c.....	25,500 00	25,655 00	24,480 00
City of Montreal bonds, 1925, 4 p. c.....	5,000 00	5,150 00	4,700 00
Lake Champlain and St. Lawrence Junction Railway bonds, 1940, 4 p. c.....	5,000 00	4,500 00	4,250 00
Province of Manitoba bonds, 1935, 4 p. c.....	20,000 00	20,600 00	18,600 00
City of Winnipeg bonds, 1920, 4 p. c.....	15,000 00	15,000 00	14,250 00
City of Winnipeg bonds, 1935, 4 p. c.....	10,000 00	9,975 00	8,800 00
City of Victoria, B.C., debs., 1925, 4 p. c.....	12,000 00	11,940 00	10,920 00
City of New York Bgd. bonds, 1960, 4½ p. c.....	100,000 00	100,833 08	99,000 00
City of New York bonds, 1917, 3½ p. c.....	100,000 00	103,500 00	97,000 00
City of New York bonds, 1917, 4 p. c.....	10,000 00	9,937 50	9,900 00
City of Richmond, Va. bonds, 1920, 4 p. c.....	500 00	525 00	485 00
City of Richmond, Va. bonds, 1924, 4 p. c.....	14,000 00	14,700 00	13,300 00
City of Richmond, Va. bonds, 1926, 4 p. c.....	1,500 00	1,520 00	1,425 00
Montreal Board of Trade, 2nd mortgage bonds, 1922, 5 p. c.....	2,500 00	1,625 00	2,300 00
City of Toronto debs., 1915, 3½ p. c.....	10,000 00	9,625 00	9,800 00
City of Montreal registered stock, 1921 to 1927, 4 p. c.....	41,800 00	42,203 50	39,292 00
City of Montreal Prot. Sch. Comrs. debs., 1942, 4 p. c.....	10,000 00	9,417 00	8,600 00
Total par, book and market values.....	\$ 422,800 00	\$ 428,305 88	\$ 405,622 00

*Of the above securities an amount of the par value of \$60,000 is on deposit with the Receiver General, viz:—Montreal Harbour bonds, \$30,000; Montreal Corporation bonds, \$7,000; Montreal bonds, \$3,000; Montreal Corporation stock, \$10,000; City of Winnipeg bonds, \$10,000.

SESSIONAL PAPER No. 8

THE GUARANTEE COMPANY OF NORTH AMERICA—Continued.

ASSETS—Concluded.

	Stocks.	Par value.	Book value.	Market value.
250 shares	Montreal Tramway Co.....	\$ 25,000 00	\$ 16,042 50	\$ 19,000 00
1,500 "	Montreal Telegraph Co. (g'teed div.).....	60,000 00	96,335 80	81,600 00
200 "	Toronto Ry. Co.....	20,000 00	27,893 75	26,500 00
1,491 "	U. S. Guarantee Company.....	149,100 00	164,010 00	223,650 00
800 "	Western Union Telegraph Co.....	80,000 00	68,463 00	46,400 00
2,298 "	Bell Telephone Co. of Canada.....	229,800 00	278,677 10	324,018 00
700 "	MacKay Companies, preferred....	70,000 00	49,968 75	45,500 00
256 "	Bank of Montreal.....	25,600 00	61,861 29	59,136 00
1,100 "	Pennsylvania R. R. Co.....	55,000 00	70,308 72	60,500 00
116 "	Merchants Bank of Canada.....	11,600 00	18,117 00	21,460 00
200 "	Great Northern Railway Co., Prefd.	20,000 00	24,725 00	25,300 00
20 "	Great Northern Ry. Co., Prefd. (80 p. c. pd).....	2,000 00	1,600 00	2,530 00
400 "	Molson Bank.....	40,000 00	82,577 00	78,000 00
100 "	Chicago, Milwaukee and St. Paul R. R. Co.....	10,000 00	12,552 00	10,000 00
Total par, book and market values.....		\$ 798,100 00	\$ 973,131 91	\$ 1,023,594 00
Total bonds and stocks.....		\$1,220,900 00	\$1,401,437 79	\$1,429,216 00
Carried out at book value.....				\$ 1,401,437 79
Cash on hand at head office and branch offices.....				3,144 06
Cash in banks or trust companies, viz:—				
Dominion Bank, Montreal: current account, \$1,269.34; other, \$20,000; Toronto, \$5,371.10.....				\$ 26,640 44
Chase National Bank, New York.....				15,070 77
Bank of Montreal, Montreal: current account.....				11,181 88
Bank of Montreal, Chicago.....				5,544 48
National Bank of Kentucky, Louisville, Ky.....				1,480 49
Bank of Buffalo, Buffalo, N.Y.....				2,552 65
Standard Bank of Canada, Toronto (interest account).....				18,632 85
Union Trust Co., Pittsburg, Pa.....				6,782 26
Philadelphia Trust, Safe Deposit and Insurance Co., Philadelphia.....				7,243 39
Central National Bank, Philadelphia.....				5,759 38
New England Trust Co., Boston.....				10,000 00
First-Second National Bank, Pittsburg (in Receiver's hands).....				6,005 18
Commercial Trust Co., Philadelphia.....				5,000 00
Franklin National Bank, Philadelphia.....				5,000 00
Continental and Commercial Trusts and Savings Bank, Chicago.....				10,000 00
Beacon Trust Co., Boston.....				10,000 00
Total cash in banks or trust companies.....				146,913 77
This company's equity in funds held by New York Excise Committee.....				29,999 92
Total ledger assets.....				\$ 1,794,686 40

OTHER ASSETS.

Market value of stocks and bonds over book value.....	\$ 27,778 21
Interest due, \$701.57; and accrued, \$5,989.93.....	6,691 50
Premiums in course of collection.....	6,381 34
Office furniture and fixtures, including safes at head office and branches.....	6,101 31
Total assets.....	\$ 1,841,638 76

LIABILITIES.

(1) Liabilities in Canada.

Total net amount of unadjusted claims for guarantee losses.....	\$ 3,732 00
Reserve of unearned premiums, \$30,558.86; carried out at 80 per cent.....	24,447 09
Due and accrued for salaries, rent, advertising, agency and other expenses.....	2,153 32
Taxes due and accrued.....	500 00
Surplus reinsurance reserve.....	60,481 00
Total liabilities in Canada.....	\$ 91,313 41

4 GEORGE V., A. 1914

THE GUARANTEE COMPANY OF NORTH AMERICA—Continued.

LIABILITIES—Concluded.

(2) *Liabilities in other countries.*

Net amount of guarantee losses, unadjusted.....	\$ 19,741 00
Net amount of guarantee losses, resisted, in suit.....	2,000 00
Total net amount of unsettled claims for guarantee losses (\$5,835 accrued in previous years).....	\$ 21,741 00
Reserve of unearned premiums, \$79,572.87: carried out at 80 per cent	63,658 30
Due and accrued for salaries, rent, advertising, agency and other expenses.....	134 81
Provision for contingencies (including depreciation in securities).....	25,000 00
Taxes due and accrued.....	2,500 00
Total liabilities in other countries.....	\$ 113,034 11
Total liabilities (except capital stock) in all countries	\$ 204,347 52
Excess of assets over liabilities.....	\$ 1,637,291 24
Capital stock paid in cash.....	304,600 00
Surplus over liabilities and capital.....	\$ 1,332,691 24

INCOME.

	In Canada.	In other countries.
Gross cash received for premiums.....	\$ 69,994 53	\$ 175,340 73
Deduct reinsurance, \$16,668.54, and return premiums, \$12,220.00.....	7,139 75	21,748 79
Net cash received for premiums	\$ 62,854 78	\$ 153,591 94
Total net cash received for guarantee premiums in all countries.....		\$ 216,446 72
Received for interest and dividends.....		78,798 56
Received for rents (net).....		173 54
Profit on securities.....		6,949 57
Total income.....		\$ 302,368 39

EXPENDITURE.

	In Canada.	In other countries.
Net amount paid for claims occurring in previous years.....	\$ 3,302 00	\$ 11,551 08
Amount paid for claims occurring during the year.....	\$ 12,434 15	\$ 23,746 92
Deduct reinsurances and recoveries.....	8,259 75	11,517 37
Net amount paid for said claims.....	\$ 4,174 40	\$ 12,229 55
Total net amount paid for guarantee claims.....	\$ 7,476 40	\$ 23,780 63
Total net amount paid for guarantee claims in all countries.....		\$ 31,257 03
Amount of dividends paid during the year at 10 per cent and bonus 2 per cent.		36,552 00
Commission or brokerage.....		18,514 37
Paid for salaries of officials, \$56,145.14; salaries of agents, \$18,722.18; directors' fees, \$11,885.00; auditors' fees, \$800; travelling expenses, \$2,435.79; inspection expenses, \$3,016.81;.....		93,004 92
Taxes (state and municipal).....		5,315 48
Miscellaneous payments, viz.: Advertising, \$3,283.97; rent, \$6,950.82; postage, telephone, express, telegrams, etc., \$4,585.52; printing and stationery, \$3,921.07; legal expenses, \$2,410.08; office furniture and fixtures, \$123.35; office expenses, \$5,407.59; adjustment of claims, \$2,205.74; benevolence acct., \$367.25; trustees and notary fees, \$178.60.....		29,433 99
Total expenditure.....		\$ 214,077 79

SYNOPSIS OF LEDGER ACCOUNTS.

Amount of net ledger assets, December 31, 1912.....	\$ 1,706,395 80
Amount of cash income as above.....	302,368 39
Total.....	\$ 2,008,764 19
Amount of cash expenditure as above.....	214,077 79
Balance, net ledger assets, December 31, 1913.....	\$ 1,794,686 40

SESSIONAL PAPER No. 8

THE GUARANTEE COMPANY OF NORTH AMERICA — *Concluded.*

RISKS AND PREMIUMS.

<i>Guarantee Risks.</i>	In CANADA.		In OTHER COUNTRIES.		TOTALS IN ALL COUNTRIES	
	Amount.	Premiums thereon.	Amount.	Premiums thereon.	Amount.	Premiums thereon.
	\$	\$ cts.	\$	\$ cts.	\$	\$ cts.
Gross policies in force at date of last statement....	19,894,753	56,654 33	54,203,296	161,814 58	74,098,049	218,468 91
Taken during the year, new	8,693,215	16,480 12	16,669,898	71,864 90	25,363,113	88,345 02
Taken during the year, renewed.....	19,692,134	54,785 31	44,526,094	101,152 10	64,218,228	155,937 41
Total.....	48,280,102	127,919 76	115,399,288	334,831 58	163,679,390	462,751 34
Deduct terminated.....	25,021,000	64,570 89	64,266,718	180,321 56	89,287,718	244,892 45
Gross in force at date.....	23,259,102	63,348 87	51,132,570	154,510 02	74,391,672	217,858 89
Deduct reinsured.....	739,369	2,301 05	6,257,525	14,714 68	6,996,894	17,015 71
Net in force at Dec. 31, 1913	22,519,733	61,047 84	44,875,045	139,795 34	67,394,778	200,843 18

THE GUARDIAN ACCIDENT AND GUARANTEE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1913.

President — K. W. BLACKWELL.
Principal Office — Montreal.

Managing Director—H. M. LAMBERT.
Secretary — E. E. KENYON.

(Incorporated by an Act of the Parliament of Canada, 1-2 George V, chap. 86, assented to April 4, 1911.
Dominion license issued November 17, 1911.)

CAPITAL.

Amount of joint stock capital authorized and subscribed for.....	\$ 1,000,000 00
Amount paid thereon in cash.....	250,000 00

(For List of Shareholders, see Appendix.)

ASSETS.

Bonds and debentures owned by the Company, viz:—

<i>On deposit with the Receiver General.</i>	Par value.	Book value.	Market value.
Town of Maisonneuve, 1951, 4½ p. c.....	\$ 29,200 00	\$ 29,836 20	\$ 26,280 00
St. Gregoire Le Thaumaturge school debts., 1951, 5 p. c.....	30,000 00	32,772 00	25,800 00
City of Winnipeg debts., 1919, 4 p. c.....	4,000 00	3,936 40	3,800 00
City of Lachine debts., 1951, 4½ p. c.....	25,000 00	25,467 50	21,750 00
City of Fort William debts., 1931, 4½ p. c.....	19,953 33	19,953 33	18,157 53
City of Victoria debts., 1961, 4 p. c.....	24,333 33	23,693 36	19,953 33
Total with the Receiver General....	\$ 132,486 66	\$ 135,708 79	\$ 115,740 86

Held by the Company.

City of New Westminster, B.C., debts., 1958, 5 p. c.....	15,000 00	16,074 00	13,950 00
School Municipality of Hochelaga debts., 1950, 4½ p. c.....	17,000 00	17,170 00	14,620 00
City of Montreal Protestant Board of School Commissioners debts., 1939, 4 p. c.....	15,000 00	14,700 00	13,050 00
City of London Ont., debts., 1939, 4 p. c.....	7,000 00	6,835 80	6,000 00
City of London Ont., debts., 1940, 4 p. c.....	3,000 00	2,937 00	2,610 00
City of Winnipeg, 1919, 4 p. c.....	1,000 00	984 10	950 00
Town of Maisonneuve School Commissioners debts., 1951, 4½ p. c.....	25,000 00	25,000 00	22,250 00
City of Brandon debts., 1952, 4½ p. c.....	5,000 00	4,569 50	4,400 00
City of Calgary debts., 1921, 4 p. c.....	5,000 00	4,775 00	4,600 00
City of Toronto debts., 1936, 4 p. c.....	9,733 20	9,299 22	8,662 50
Town of Longue Pointe School bonds, 1952, 5 p. c.....	3,000 00	3,133 80	2,730 00
Mun. of Dorval School bonds, 1932, 5 p. c.....	7,000 00	7,224 00	6,410 00
Mun. of St. Jean de la Croix School bonds, 1951, 5 p. c.....	5,000 00	4,835 00	4,500 00
City of Calgary bonds, 1933, 4½ p. c.....	5,000 00	4,650 00	4,600 00
City of Westmount School bonds, 1931, 5 p. c.....	8,000 00	7,880 00	7,700 00
City of Westmount School bonds, 1933, 5 p. c.....	2,000 00	1,970 00	1,940 00
City of Welland bonds, 1943, 5 p. c.....	5,000 00	4,812 00	4,800 00
City of Port Arthur bonds, 1931, 4½ p. c.....	4,866 66	4,324 03	4,380 00
City of Westmount bonds, 1955, 4½ p. c.....	10,000 00	9,291 00	9,300 00
Total par, book and market values....	\$ 255,086 52	\$ 286,193 24	\$ 253,373 36

SESSIONAL PAPER No. 8

THE GUARDIAN ACCIDENT AND GUARANTEE—Continued.

ASSETS—Concluded.

Carried out at book value (including accrued interest purchased, \$412.08).....	\$	286,605 32
Cash at head office.....		95 88
Cash in Bank of Nova Scotia.....		10,873 37
Total ledger assets.....	\$	297,574 57
Market value of bonds and debentures, etc., under book value.....		32,819 83
	\$	264,754 69

OTHER ASSETS.

Interest accrued.....	\$	3,768 30
Premiums due and uncollected:—		
Accident.....	\$	2,464 98
Guarantee.....		1,757 02
Plate glass.....		557 26
Sickness.....		954 14
Burglary.....		475 59
Employers' liability.....		21,981 66
Total, \$28,190.65; less commission, \$7,047.66.....		21,142 99
Due for reinsurance losses.....		7 95
Total assets.....	\$	289,673 93

LIABILITIES.

Amount of unsettled claims:—		
Accident.....	\$	608 00
Plate glass.....		140 21
Employers' liability (\$701.95 accrued in previous years).....		17,633 66
Sickness.....		1,272 39
Total net amount of unsettled claims.....	\$	19,654 26
Reserve of unearned premiums:—		
Accident, in Canada, \$5,769.97; other countries, \$1,267.30.....	\$	7,037 27
Sickness.....		2,881 42
Employers' liability.....		29,443 72
Guarantee.....		3,464 81
Plate glass.....		3,934 52
Burglary.....		1,429 10
Total, \$48,190.84; carried out at 80 per cent.....		38,552 67
Taxes due and accrued.....		1,750 00
Due reinsuring companies, less commission.....		2,838 57
Total liabilities (except capital stock).....	\$	62,795 50
Excess of assets over liabilities.....	\$	226,878 43
Capital stock paid in cash.....		250,000 00

INCOME.

<i>Accident Risks.</i>	In Canada.	In other countries.
Gross cash received for premiums.....	\$ 17,112 32	\$ 2,393 38
Deduct reinsurance, \$1,269.54; and return premiums, \$4,835.41.....	6,104 95	
Net cash received for said premiums.....	\$ 11,007 37	\$ 2,393 38
<i>Employers' Liability Risks.</i>	In Canada.	
Gross cash received for premiums.....	\$ 106,523 41	
Deduct reinsurance, \$9,165.44; and return premiums, \$17,089.35.....	26,254 79	
Net cash received for said premiums.....	\$ 80,268 62	

4 GEORGE V., A. 1914

THE GUARDIAN ACCIDENT AND GUARANTEE—Continued.

INCOME—Concluded.

	In Canada.
<i>Sickness Risks.</i>	
Gross cash received for premiums.....	\$ 7,702 54
Deduct reinsurance, \$589.78; and return premiums, \$1,978.29.....	2,568 07
Net cash received for said premiums.....	\$ 5,134 47
<i>Guarantee Risks.</i>	
Gross cash received for premiums.....	\$ 8,345 03
Deduct reinsurance, \$1,266.08; and return premiums, \$691.13.....	1,957 21
Net cash received for said premiums.....	\$ 6,387 82
<i>Burglary Risks.</i>	
Gross cash received for premiums.....	\$ 3,123 77
Deduct return premiums.....	572 20
Net cash received for said premiums.....	\$ 2,551 57
<i>Plate Glass Risks.</i>	
Gross cash received for premiums.....	\$ 6,714 35
Deduct reinsurance, \$106.28; and return premiums, \$1,580.78.....	1,687 06
Net cash received for said premiums.....	\$ 5,027 29
Total net cash received for premiums in all countries.....	\$ 112,770 52
Received for interest.....	10,977 93
Total income.....	\$ 123,748 45

EXPENDITURE.

<i>Accident Risks.</i>	
Net amount paid for claims occurring in previous years.....	\$ 44 00
Amount paid for claims occurring during the year.....	\$ 2,842 71
Deduct reinsurances.....	78 75
Net amount paid for said claims.....	\$ 2,763 96
Total net amount paid for accident claims.....	\$ 2,807 96
<i>Employers' Liability Risks.</i>	
Net amount paid for claims occurring in previous years.....	\$ 4,069 38
Amount paid for claims occurring during the year.....	\$ 21,680 31
Deduct reinsurances.....	2,207 21
Net amount paid for said claims.....	\$ 19,473 10
Total net amount paid for employers' liability claims.....	\$ 23,542 48
<i>Sickness Risks.</i>	
Amount paid for claims occurring during the year.....	\$ 985 89
Deduct reinsurances.....	37 50
Net amount paid for sickness claims.....	\$ 948 39
<i>Plate Glass Risks.</i>	
Net amount paid for claims occurring in previous years.....	\$ 69 48
Amount paid for claims occurring during the year.....	\$ 1,839 17
Deduct salvages and reinsurances.....	11 99
Net amount paid for said claims.....	\$ 1,827 18
Total net amount paid for plate glass claims.....	\$ 1,896 66

SESSIONAL PAPER No. 8

THE GUARDIAN ACCIDENT AND GUARANTEE—Continued.

EXPENDITURE—Concluded.

Guarantee Risks.

Amount paid for guarantee claims.....\$ 1,065 58

Burglary Risks.

Amount paid for burglary claims.....\$ 543 42

Total net amount paid for all claims.....	\$	30,804 49
Paid for commission or brokerage.....		27,017 74
Paid for salaries of officials, \$11,877.65; directors' fees, \$3,750.00; auditors' fees, \$150; travelling expenses, \$3,224.28.....		19,001 93
Paid for taxes.....		1,057 95
All other expenditure, viz.: Advertising, \$520.40; furniture and fixtures, \$653.88; postage, telegrams, telephones and express, \$906.20; printing and stationery, \$4,044.77; rents, rates and taxes, \$2,228.40; office expenses, \$689.83 tariff association charges, \$105.24; sundries, \$44.95; elevator inspectors, \$138.50; legal expenses, \$69.....		9,400 22
Total expenditure.....	\$	87,283 33

SYNOPSIS OF LEDGER ACCOUNTS.

Amount of net ledger assets at December 31, 1912.....	\$	261,109 45
Amount of income as above.....		123,748 45
Total.....	\$	384,857 90
Amount of expenditure as above.....		87,283 33
Balance, net ledger assets, at December 31, 1913.....	\$	297,574 57

RISKS AND PREMIUMS.

	IN CANADA.			IN OTHER COUNTRIES.			TOTALS IN ALL COUNTRIES.		
	No.	Amount.	Premiums.	No.	Amount.	Premiums.	No.	Amount.	Premiums.
<i>Accident Risks.</i>		\$	\$ cts.		\$	\$ cts.		\$	\$ cts.
Gross policies in force at date of last statement...	302	775,500	5,708 90	36	171,750	840 09	338	947,250	6,548 99
Policies taken during the year, new.	771	2,353,250	12,223 25	129	456,850	2,534 61	900	2,810,100	14,757 86
Policies taken during the year, renewed.....	305	921,500	4,575 92	.....	.....	.....	305	921,500	4,575 92
Total.....	1,378	4,050,250	22,508 07	165	628,600	3,374 70	1,543	4,678,850	25,882 77
Deduct terminated.	710	2,047,750	10,566 70	36	171,750	840 09	746	2,219,500	11,406 79
Gross in force at end of year.....	668	2,002,500	11,941 57	129	456,850	2,534 61	797	2,459,350	14,475 98
Deduct reinsured.....	.....	144,416	401 43	.....	.....	.....	.....	144,416	401 43
Net in force at December 31, 1913...	668	1,858,084	11,539 94	129	456,850	2,534 61	797	2,314,934	14,074 55

4 GEORGE V., A. 1914

THE GUARDIAN ACCIDENT AND GUARANTEE—*Concluded.*RISKS AND PREMIUMS—*Concluded.*

<i>Employers' Liability Risks.</i>	No.	Amount.	Premiums thereon.
Gross policies in force at date of last statement.....	201		\$ 35,647 41
Policies taken during the year, new.....	345		94,074 26
Policies taken during the year, renewed.....	157		23,030 20
Total.....	703		\$ 152,751 87
Deduct terminated.....	338		83,787 88
Gross in force at end of year.....	365		\$ 68,963 99
Deduct reinsured.....			11,292 58
Net in force at December 31, 1913.....	365		\$ 57,671 41
<i>Sickness Risks.</i>			
Gross policies in force at date of last statement.....	191		\$ 2,674 75
Policies taken during the year, new.....	526		5,851 35
Policies taken during the year, renewed.....	227		2,198 58
Total.....	944		\$ 10,634 68
Deduct terminated.....	474		4,672 57
Gross in force at end of year.....	470		\$ 5,962 11
Deduct reinsured.....			199,27
Net in force at December 31, 1913.....	470		\$ 5,762 84
<i>Guarantee Risks.</i>			
Gross policies in force at date of last statement.....	119	\$ 943,550	\$ 4,154 58
Policies taken during the year, new.....	203	1,453,650	6,975 97
Policies taken during the year, renewed.....	57	241,550	1,174 78
Total.....	379	\$ 2,638,750	\$ 12,305 33
Deduct terminated.....	149	915,400	4,111 18
Gross in force at end of year.....	230	\$ 1,723,350	\$ 8,194 15
Deduct reinsured.....		304,200	1,264 54
Net in force at December 31, 1913.....	230	\$ 1,419,150	\$ 6,929 61
<i>Burglary Risks.</i>			
Gross policies in force at date of last statement.....	56	\$ 86,450	\$ 981 40
Policies taken during the year, new.....	132	299,825	2,390 26
Policies taken during the year, renewed.....	54	197,950	853 00
Total.....	242	\$ 584,225	\$ 4,224 66
Deduct terminated.....	82	241,425	1,436 45
Gross and net in force at December 31, 1913.....	160	\$ 342,800	\$ 2,788 21
<i>Plate Glass Risks.</i>			
Gross policies in force at date of last statement.....	99		\$ 2,835 31
Policies taken during the year, new.....	254		6,088 98
Policies taken during the year, renewed.....	9		434 13
Total.....	362		\$ 9,358 42
Deduct terminated.....	55		2,179 31
Gross in force at end of year.....	307		\$ 7,179 11
Deduct reinsured.....			106 28
Net in force at December 31, 1913.....	307		\$ 7,072 83

Total number of policies in force at December 31, 1913.....	2,829
Total net amount in force.....	\$ 4,076,884 00
Total premiums thereon.....	94,299 45

SESSIONAL PAPER No. 8

*THE HARTFORD STEAM BOILER INSPECTION AND INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1913.

President—LYMAN B. BRAINERD. Secretary—C. S. BLAKE.
Principal Office—Hartford, Conn.
Chief Agent in Canada—H. N. ROBERTS. Head Office in Canada—Toronto.
(Incorporated in 1866, amended in 1868, 1874 and 1883. Dominion license issued July 12, 1907.)

CAPITAL.

Amount of joint stock capital authorized, subscribed and paid up in cash.....\$ 1,000,000 00

ASSETS IN CANADA.

Commonwealth of Massachusetts 3 per cent bonds, 1941, in deposit with the Receiver General, par value, \$45,000; carried out at market value.....	\$ 36,900 00
Interest accrued.....	675 00
Total assets in Canada.....	\$ 37,575 00

LIABILITIES IN CANADA.

Nil.

INCOME IN CANADA.

Net cash received for premiums.....	\$ 3,793 45
Cash received for interest on deposit with Receiver General.....	1,350 00
Total income in Canada.....	\$ 5,143 45

EXPENDITURE IN CANADA.

Net amount paid for claims occurring in previous years.....	\$ 75,934 55
Total expenditure in Canada.....	\$ 75,934 55

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1913.

LEDGER ASSETS.

Book value of real estate.....	\$ 90,300 00
Mortgage loans on real estate, first liens.....	1,199,345 00
Book value of bonds and stocks.....	3,664,533 06
Cash on hand, in trust companies and in banks.....	218,560 43
Cash in course of transmission.....	22,789 91
Gross premiums in course of collection.....	412,162 66
Total ledger assets.....	\$ 5,607,691 06

*This company is licensed to transact in Canada the business of guaranteeing the full and faithful performance of all and every obligation and undertaking assumed by the Boiler Inspection and Insurance Company of Canada under the provisions of its policies.

4 GEORGE V., A. 1914

THE HARTFORD STEAM BOILER—*Concluded.*

NON-LEDGER ASSETS.

Interest accrued.....	\$ 77,404 77
Gross assets.....	\$ 5,685,095 83
Deduct assets not admitted.....	272,600 28
Total admitted assets.....	<u>\$ 5,412,495 55</u>

LIABILITIES.

Total unpaid claims and expenses of settlement.....	\$ 41,990 28
Unearned premiums.....	2,293,028 64
Commissions, brokerage and other charges due or to become due to agents or brokers.....	57,537 92
Federal, State and other taxes due or accrued (estimated).....	25,000 00
Special and contingent reserve.....	22,429 31
Total liabilities, except capital stock.....	\$ 2,439,986 15
Capital stock paid up.....	1,000,000 00
Surplus beyond all liabilities.....	1,972,509 40
Total liabilities.....	<u>\$ 5,412,495 55</u>

INCOME.

Total net cash received for premiums.....	\$ 1,572,704 42
Interest and dividends.....	222,808 22
Rents.....	15,137 92
Inspections.....	41,450 88
Gross profit on sale or maturity of bonds and stocks.....	747 00
Delinquent premiums.....	73 52
Total cash income.....	<u>\$ 1,852,921 96</u>

EXPENDITURE.

Net amount paid for losses.....	\$ 208,163 62
Investigation and adjustment of claims.....	769 93
Commission or brokerage.....	223,301 79
Interest or dividends to stockholders.....	120,000 00
Salaries, fees and all other compensation of officers, directors, trustees and home office employees.....	73,404 49
Salaries, travelling and all other expenses of agents not paid by commissions.....	304,750 71
Inspections, other than medical and claim.....	552,060 37
Rents.....	11,000 00
Taxes on real estate.....	3,225 00
State taxes on premiums, Insurance Department licenses and fees.....	32,549 22
All other licenses, fees and taxes.....	29,000 50
Gross loss on sale or maturity of bonds.....	611 26
All other expenditure.....	58,816 23
Total expenditure.....	<u>\$ 1,617,653 12</u>

EXHIBIT OF PREMIUMS.

	Steam boiler.	Fly wheel.
Premiums written or renewed during the year.....	\$ 1,727,348 13	\$ 74,800 04
Premiums on risks terminated during the year.....	1,667,016 34	43,412 04
Net premiums in force at December 31, 1913.....	<u>4,206,572 68</u>	<u>146,364 64</u>

SESSIONAL PAPER No. 8

THE IMPERIAL GUARANTEE AND ACCIDENT INSURANCE
COMPANY OF CANADA.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1913.

President—E. W. Cox.
Principal Office—Toronto.

Secretary—FRANK W. COX.
General Manager—E. WILLANS.

(Incorporated, May, 1905. Commenced business in Canada, July 1, 1905.)

CAPITAL.

Amount of joint stock capital authorized and subscribed for.....\$ 1,000,000 00
Amount paid thereon in cash.....200,000 00

(For List of Shareholders, see Appendix.)

ASSETS.

Value of real estate held by the company.....\$ 4,328 73
Amounts secured by way of loans on real estate by bond or mortgage, first liens.....8,700 00

Bonds and debentures owned by the company:—

Deposited with Receiver-General:	Par value.	Book value.	Market value.
City of Winnipeg debs., 1920, 4 p.c.....	\$ 10,000 00	\$ 10,000 00	\$ 9,500 00
City of Kingston debs., 1923, 4 p.c.....	10,000 00	10,000 00	9,300 00
City of Woodstock debs., 1924, 4½ p.c.....	15,000 00	15,900 00	14,400 00
City of Victoria debs., 1951, 4 p.c.....	15,000 00	15,000 00	12,450 00
Central Canada Loan and Savings Co. debs., 1915, 4 p.c.....	50,000 00	50,000 00	50,000 00
Toronto Loan and Savings Co. debs., 1915, 4 p.c.....	11,000 00	11,000 00	11,000 00
Total deposited with Receiver General....	\$ 111,000 00	\$ 111,900 00	\$ 106,650 00

Held by the company, viz:—

Central Canada Loan and Savings Co. debs., 60 days' notice, 4 p.c.....	25,000 00	25,000 00	25,000 00
Toronto Savings and Loan Co. debs., 1915, 4 p.c.....	64,000 00	64,000 00	64,000 00
P. Burns & Co., Ltd., bonds, 1931, 6 p.c.....	10,000 00	9,900 00	10,000 00
Electrical Development Co. bonds, 1933, 5 p.c.....	7,000 00	6,006 25	6,370 00
W. Davies Co., Ltd., bonds, 1926, 6 p.c.....	5,000 00	5,100 00	5,100 00
Western Canada Flour Mills bonds, 1931, 6 p.c.....	11,000 00	11,000 00	11,000 00
Dunlop Tire Co., Ltd., bonds, 1927, 6 p.c. ...	10,000 00	9,800 00	10,000 00
Gordon, Ironsides and Fares Co., Ltd., bonds, 1927, 6 p.c.....	10,000 00	9,900 00	10,000 00
J. H. Ashdown & Co., Ltd., bonds, 1928, 5 p.c.....	12,000 00	10,704 00	10,800 00
Town of McLeod, Alta., debs., 1932, 6 p.c....	5,000 00	4,950 00	5,000 00
Harris Abattoir Co., Ltd., bonds, 1928, 6 p.c.....	5,000 00	4,850 00	5,000 00

Total par, book and market values.....\$ 275,000 00 \$ 273,110 25 \$ 268,920 00

Carried out at book value.....273,110 25

Cash at head office.....3,337 43

Cash in banks, viz:—

Central Canada Loan and Savings Co.....	\$ 521 92
Toronto Savings and Loan Co. (on interest).....	49,851 58
Imperial Bank, St. Thomas.....	300 00
Bank of Nova Scotia.....	8,969 85
Union Bank of Canada, Winnipeg.....	500 00

Total cash in banks.....60,143 35

Deposit with Accident and Guarantee Underwriters' Associations.....350 00

Total ledger assets.....\$ 349,969 76

Deduct market value of bonds and debentures under book value.....4,190 25

\$ 345,779 51

4 GEORGE V., A. 1914

THE IMPERIAL GUARANTEE AND ACCIDENT—*Continued.*

OTHER ASSETS.

Market value of real estate over book value.....	\$	1,271 27
Interest accrued.....		1,228 72
Office furniture.....		4,973 76
Advances to agents.....		2,057 53

Gross amount of uncollected premiums, viz.:—

On accident policies.....	\$	63,891 85
On guarantee policies.....		4,539 54
On sickness policies.....		1,915 90
On automobile policies.....		1,748 92
On plate glass policies.....		392 54
On elevator liability policies.....		15 75

Total, \$72,525.52; less commission, \$14,505.10..... 58,020 42

Total assets..... \$ 413,331 21

LIABILITIES.

Amount of unadjusted claims:—

Accident (\$2,250 of which accrued in previous years).....	\$	18,524 49
Guarantee claims.....		1,517 00
Sickness (\$50 of which accrued in previous years).....		7,459 71
Automobile (\$40 of which accrued in previous years).....		561 25
Plate glass.....		288 00

Total net amount of unsettled claims..... \$ 28,341 45

Reserve of unearned premiums:—

Accident.....	\$	117,190 94
Guarantee.....		14,830 84
Automobile.....		5,757 28
Sickness.....		3,709 65
Plate glass.....		1,852 86
Elevator.....		1,140 34

Total net reserve, \$144,481.91; carried out at 80 per cent..... 115,585 53

Due and accrued for sundry expenses..... 750 00

Provincial, municipal and other taxes due and accrued..... 1,500 00

Reserve for bad debts..... 350 00

Total liabilities (except capital stock)..... \$ 146,526 98

Excess of assets over liabilities..... \$ 266,804 23

Capital stock paid in cash..... 200,000 00

Surplus over liabilities and capital..... \$ 66,804 23

INCOME.

Accident and Sickness Risks.

Gross cash received for premiums.....	\$	273,441 03
Deduct reinsurance, \$11,952.75; return premiums, \$2,710.44.....		14,663 19

Net cash received for accident and sickness premiums..... \$ 258,777 84

Guarantee Risks.

Gross cash received for premiums.....	\$	35,941 90
Deduct reinsurance, \$3,101.02; return premiums, \$2,075.32.....		5,176 94

Net cash received for guarantee premiums..... \$ 30,765 05

Plate Glass Risks.

Gross cash received for premiums.....	\$	2,853 33
Deduct return premiums.....		87 19

Net cash received for plate glass premiums..... \$ 2,756 14

SESSIONAL PAPER No. 8

THE IMPERIAL GUARANTEE AND ACCIDENT—*Continued.*INCOME—*Concluded.*

<i>Automobile Risks.</i>	
Gross cash received for premiums.....	\$ 14,267 04
Deduct return premiums.....	1,424 89
Net cash received for automobile risks.....	\$ 12,842 15
<i>Elevator Risks.</i>	
Net cash received for elevator liability risks.....	\$ 1,259 22
Total net cash received for all premiums.....	\$ 306,400 40
Received for interest.....	13,892 84
Total income.....	\$ 320,293 24

EXPENDITURE.

<i>Accident Risks.</i>	
Net amount paid for claims occurring in previous years.....	\$ 9,759 97
Amount paid for claims occurring during the year.....	\$ 77,283 50
Deduct reinsurances.....	1,062 45
Net amount paid for said claims.....	\$ 76,221 05
Total net amount paid for accident claims.....	\$ 85,981 02
<i>Guarantee Risks.</i>	
Net amount paid for claims occurring in previous years.....	\$ 1,751 48
Amount paid for claims occurring during the year.....	\$ 4,988 94
Deduct recoveries and reinsurances.....	2,304 55
Net amount paid during the year for said claims.....	\$ 2,684 39
Total net amount paid for guarantee claims.....	\$ 4,435 87
<i>Sickness Risks.</i>	
Net amount paid for claims occurring in previous years.....	\$ 9,097 28
Amount paid for claims occurring during the year.....	\$ 30,803 43
Deduct reinsurances.....	1,161 05
Net amount paid for said claims.....	\$ 29,642 38
Total net amount paid for sickness claims.....	\$ 38,739 66
<i>Automobile Risks.</i>	
Amount paid for claims occurring in previous years.....	\$ 442 97
Amount paid for claims occurring during the year.....	\$ 2,437 84
Total net amount paid for automobile claims.....	\$ 2,880 81
<i>Plate Glass Risks.</i>	
Amount paid for claims occurring in previous years.....	\$ 42 25
Amount paid for claims occurring during the year.....	1,220 61
Total net amount paid for plate glass claims.....	\$ 1,262 86
Total net amount paid for all claims.....	\$ 133,300 22
Amount of dividends to shareholders (at 6 p.c.).....	12,000 00
Commission or brokerage.....	89,294 98
Paid for salaries of officials, \$29,991.06; directors' fees, \$5,000; auditors' fees, \$595; travelling expenses, \$3,738.60.....	37,325 56
Taxes.....	3,526 42
All other expenditure, viz.: Office furniture and fixtures, \$715.30; printing and stationery, \$4,982.36; advertising, \$2,710.22; rent, \$5,609.90; postage, telegrams, express and telephone, \$2,165.55; sundry expenses, \$1,751.52; legal expenses, \$174.32; total \$18,109.17; less agents' advances repaid, \$601.86.....	17,507 31
Total expenditure.....	\$ 292,954 49

4 GEORGE V., A. 1914

THE IMPERIAL GUARANTEE AND ACCIDENT—*Continued.*

SYNOPSIS OF LEDGER ACCOUNTS.

Net ledger assets at December 31, 1912.....	\$ 322,631 04
Income for the year.....	320,293 21
Total.....	\$ 642,924 25
Expenditure.....	292,954 49
Balance, net ledger assets, at December 31, 1913.....	\$ 349,969 76

RISKS AND PREMIUMS.

<i>Accident Risks.</i>	No.	Amount.	Premiums thereon.
Gross policies in force at date of last statement...	11,766	\$ 25,114,425	\$ 243,101 10
Taken during the year, new.....	5,649	9,405,800	124,979 15
Taken during the year renewed.....	7,307	17,852,925	138,438 07
Total.....	24,722	\$ 52,373,150	\$ 506,518 32
Deduct terminated.....	13,304	27,831,725	260,183 69
Gross in force at end of year.....	11,418	\$ 24,541,425	\$ 246,334 03
Deduct reinsured.....		2,476,275	11,952 75
Net in force at December 31, 1913.....	11,418	\$ 22,065,150	\$ 234,381 88

<i>Guarantee Risks.</i>	No.	Amount.	Premiums thereon.
Gross policies in force at date of last statement...	994	\$ 7,711,135	\$ 30,709 98
Taken during the year, new.....	362	3,890,046	13,955 49
Taken during the year, renewed.....	744	4,771,138	20,263 50
Total.....	2,100	\$ 16,372,319	\$ 64,928 97
Deduct terminated.....	995	7,889,135	32,165 67
Gross in force at end of year.....	1,105	\$ 8,483,184	\$ 32,763 30
Deduct reinsured.....		937,474	3,101 62
Net in force at December 31, 1913.....	1,105	\$ 7,545,710	\$ 29,661 68

<i>Sickness Risks.</i>	No.	Amount.	Premiums thereon.
Gross policies in force at date of last statement...	669		\$ 7,860 73
Taken during the year, new.....	274		3,202 11
Taken during the year, renewed.....	410		4,827 20
Total.....	1,353		\$ 15,890 04
Deduct terminated.....	704		8,470 73
Gross and net in force at December 31, 1913.....	649		\$ 7,419 31

<i>Elevator Liability Risks.</i>	No.	Amount.	Premiums thereon.
Gross policies in force at date of last statement ...	11	\$ 60,000	\$ 1,258 60
Taken during the year, new.....	9	50,000	866 97
Taken during the year, renewed.....	2	10,000	124 50
Total.....	22	\$ 120,000	\$ 2,250 07
Deduct terminated.....	2	10,000	124 50
Gross and net in force at December 31, 1913.....	20	\$ 110,000	\$ 2,125 57

<i>Automobile Risks.</i>	No.	Amount.	Premiums thereon.
Gross policies in force at date of last statement...	136	\$ 641,500	\$ 10,733 41
Taken during the year, new.....	116	469,000	8,321 32
Taken during the year, renewed.....	53	331,500	4,038 33
Total.....	305	\$ 1,442,000	\$ 23,093 06
Deduct terminated.....	147	708,000	11,578 51
Gross and net in force at December 31, 1913.....	158	\$ 734,000	\$ 11,514 55

SESSIONAL PAPER No. 8

THE IMPERIAL GUARANTEE AND ACCIDENT—*Concluded.*RISKS AND PREMIUMS—*Concluded.*

<i>Plate Glass Risks.</i>	No.	Amount.	Premiums thereon.
Gross policies in force at date of last statement...	119	.....	\$ 2,129 48
Taken during the year, new.....	131	.....	2,778 34
Taken during the year, renewed.....	9	.....	78 29
Total.....	259	.....	\$ 4,986 11
Deduct terminated.....	68	.....	1,166 64
Gross and net in force at December 31, 1913.....	191	.....	\$ 3,819 47
<hr/>			
Total number of policies in force at date.....	13,541		
Total net amount in force.....			\$30,454,860 00
Total premiums thereon.....			288,922 46

*INTERNATIONAL CASUALTY COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1913.

President—HON. F. CARTER COTTON. Secretary—L. F. REINHARD.
Principal Office—Spokane, Wash., U.S.A.
Head Office in Canada— Chief Agent in Canada—
Vancouver, B.C. HON. F. CARTER COTTON.

(Incorporated September 3, 1909. Dominion license issued May 8, 1911, limited to the Province of British Columbia)

CAPITAL.

Amount of joint stock capital authorized.....	\$ 1,000,000 00
Amount subscribed for.....	316,274 16
Amount paid thereon in cash.....	313,848 16

ASSETS IN CANADA.

Bonds on deposit with Receiver General, viz.:—

	Par value.	Market value.
United States consols, 1930 or after, 2 p.c.....	\$ 20,000 00	\$ 19,600 00
Carried out at market value.....		\$ 19,600 00
Cash at head office in Canada.....		1,644 62
Agents' ledger balances.....		338 00
Net amount of outstanding premiums—		
Accident.....	\$ 170 00	
Sickness.....	171 00	
Employers' Liability.....	160 20	
Total.....		501 20
Total assets in Canada.....		\$ 22,083 82

LIABILITIES IN CANADA.

Outstanding claims: viz.:—	
Accident, adjusted, \$109.63; unadjusted, \$317.66.....	\$ 427 29
Employers' liability, adjusted, \$510.90; unadjusted, \$3,500.....	4,010 90
Automobile, resisted, in suit.....	852 00
Sickness, adjusted.....	181 59
Total net amount of unpaid claims.....	\$ 5,471 78
Taxes due and accrued.....	220 24
Amount of money borrowed.....	12,553 80
Due and accrued for salaries, rent, etc.....	307 25
Total liabilities in Canada.....	\$ 18,553 07

* This company has retired from business in Canada and has given notice that it will apply for the release of its deposit with the Receiver General. Its employers' liability business has been reinsured in the Canada Accident Assurance Company and its accident and sickness policies have been cancelled and the unearned portion of the premiums returned to the insured.

SESSIONAL PAPER No. 8

INTERNATIONAL CASUALTY—Continued.

INCOME IN CANADA.

Accident Risks.

Gross cash received for premiums.....	\$ 5,072 55
Deduct return premiums.....	1,503 06
Net cash received for accident premiums.....	\$ 3,569 49

Employers' Liability Risks.

Gross cash received for premiums.....	\$ 14,983 43
Deduct reinsurance and return premiums.....	7,654 48
Net cash received for employers' liability premiums.....	\$ 7,329 00

Sickness Risks.

Gross cash received for premiums.....	\$ 4,497 90
Deduct reinsurance and return premiums.....	1,232 28
Net cash received for sickness premiums.....	\$ 3,265 62

Automobile Risks.

Gross cash received for premiums.....	\$ 1,330 78
Deduct reinsurance and return premiums.....	694 31
Net cash received for automobile premiums.....	\$ 636 47

Total net amount received for all premiums..... \$ 14,800 58

Total income in Canada.. \$ 14,800 58

EXPENDITURE IN CANADA.

Accident Risks.

Net amount paid for claims occurring in previous years.....	\$ 116 94
Amount paid for claims occurring during the year.....	2,267 65
Total net amount paid for accident claims.....	\$ 2,384 59

Employers' Liability Risks.

Net amount paid for claims occurring in previous years.....	\$ 473 03
Amount paid for claims occurring during the year.....	1,940 07
Total net amount paid for employers' liability claims.....	\$ 2,415 10

Automobile Risks.

Net amount paid for automobile claims occurring during the year.....	\$ 267 34
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Sickness Risks.

Net amount paid for sickness claims occurring during the year.....	\$ 1,437 14
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Total net amount paid for all claims.....	\$ 6,502 17
Commission and brokerage.....	3,567 34
Paid for salaries of agents, \$5,962.38; travelling expenses, \$639.90.....	6,602 28
Paid for taxes.....	25 49
Reinsurance and return premiums.....	6,372 96
Miscellaneous payments, viz.: Advertising, \$18.50; legal fees, \$796.68; medical examiners' fees, \$86.20; postage, telegrams, telephones and express, \$434.10; printing and stationery, \$361.35; rent, \$1,080.; sundries, \$306.28; total, \$2,973.11, less office furniture sold, \$124.11.....	2,849 00

Total expenditure in Canada..... \$ 25,919 24

RISKS AND PREMIUMS IN CANADA.

<i>Accident Risks.</i>	No.	Amount.	Premiums thereon.
Gross policies in force at date of last statement...	643	\$ 483,928 60	\$ 2,522 70
Policies taken during the year, new.....	920	300,350 00	1,894 70
Policies taken during the year, renewed.....	37	106,116 00	821 55
Total.....	1,600	\$ 890,394 60	\$ 5,238 95
Deduct terminated.....	1,600	890,394 60	5,238 95

INTERNATIONAL CASUALTY—*Concluded.*RISKS AND PREMIUMS IN CANADA—*Concluded.*

<i>Liability Risks.</i>	No.	Amount	Premiums thereon.
Gross policies in force at date of last statement...	101	\$ 960,329	\$ 9,491 96
Policies taken during the year, new.....	34	79,000	11,206 88
Policies taken during the year, renewed.....	37	62,500	4,269 30
Total.....	172	\$ 1,101,829	\$ 24,968 14
Deduct terminated.....	158	1,077,329	22,973 80
Gross in force at December 31, 1913.....	14	\$ 24,500	\$ 1,994 34
Deduct reinsured.....	14	24,500	1,994 34

<i>Sickness Risks.</i>	(Weekly Indemnity.)		
Gross policies in force at date of last statement...	54	\$ 650 20	\$ 967 20
Policies taken during the year, new.....	8	100 00	176 00
Policies taken during the year, renewed.....	20	250 00	443 40
Total.....	82	\$ 1,000 20	\$ 1,586 60
Deduct terminated.....	82	1,000 20	1,586 60

<i>Automobile Risks.</i>	No.	Amount	Premiums thereon.
Gross policies in force at date of last statement...	57	\$ 547,811	\$ 3,851 80
Policies taken during the year, new.....	12	60,000	1,075 50
Policies taken during the year, renewed.....	10	50,000	636 25
Total.....	79	\$ 657,811	\$ 5,563 55
Deduct terminated.....	79	657,811	5,563 55

SESSIONAL PAPER No. 8

*INTERNATIONAL FIDELITY INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1913.

President—ALEXANDER A. AETSCHULER. Secretary—CLARENCE T. JOHNSON.
 Principal Office—15 Exchange Place, Jersey City, N.J.
 Head Office in Canada— Chief Agent in Canada—
 20 King St., East, Toronto NEIL SINCLAIR.

(Incorporated December 27, 1904. Dominion license issued June 2, 1905.)

CAPITAL.

Amount of capital authorized, subscribed for and paid up in cash.....	\$ 300,000 00
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ASSETS IN CANADA.

United States 2 per cent consols, 1930 or after, on deposit with Receiver General, par value, \$5,000; carried out at market value.....	\$ 4,900 00
Total assets in Canada.....	\$ 4,900 00

LIABILITIES IN CANADA.

Total net reserve of unearned premiums, \$3,317.50; carried out at 80 per cent.....	\$ 2,654 00
Total liabilities in Canada.....	\$ 2,654 00

INCOME IN CANADA.

Gross cash received for premiums.....	\$ 6,932 50
Deduct return premiums.....	158 25
Total net cash received for guarantee premiums.....	\$ 6,774 25
Total income in Canada.....	\$ 6,774 25

EXPENDITURE IN CANADA.

Amount paid for claims occurring during the year.....	\$ 2,001 43
Deduct reinsurances.....	538 70
Net amount paid for guarantee claims.....	\$ 1,462 73
Legal expenses.....	50 00
Taxes.....	166 78
Miscellaneous expenses: postage, telegrams, telephone and express.....	86 25
Total expenditure in Canada.....	\$ 1,765 76

RISKS AND PREMIUMS IN CANADA.

<i>Guarantee Risks.</i>	No.	Amount.	Premiums thereon.
Gross policies in force at date of last statement...	1,100	\$ 561,500	\$ 5,747 50
Taken during the year, new.....	535	267,500	3,415 00
Taken during the year, renewed.....	764	393,500	3,498 75
Total.....	2,399	\$ 1,222 500	\$ 12,661 25
Deduct terminated.....	1,163	583,000	6,026 25
Gross and net in force, December 31, 1913.....	1,236	\$ 639,500	\$ 6,635 00

*Business in Canada is restricted to the issue of contracts or bonds to the Singer Sewing Machine Company as against loss arising from the defaults, neglect or breaches of duty by the employees of said Singer Sewing Machine Company.

4 GEORGE V., A. 1914

INTERNATIONAL FIDELITY INSURANCE COMPANY—*Concluded.*

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1913.

INCOME.

Net cash received for premiums.....	\$ 187,476 78
Policy fees required or represented by applications.....	218 93
Interest.....	16,259 74
Gross increase, by adjustment, in book value of bonds.....	700 00
Other income.....	661 81
Total income.....	<u>\$ 205,317 26</u>

EXPENDITURE.

Net amount paid policyholders for losses.....	\$ 75,912 51
Stockholders for interest and dividends.....	15,000 00
Commission or brokerage.....	11,553 75
Salaries, fees and all other compensation of officers, directors, trustees and home office employees.....	17,242 09
State taxes on premiums, Insurance Department licenses and fees.....	2,613 86
Rent.....	2,068 72
Gross decrease, by adjustment in book value of bonds.....	10,805 00
Agents' balances charged off.....	435 12
All other expenditure.....	12,191 29
Total expenditure.....	<u>\$ 147,853 24</u>

LEDGER ASSETS.

Book value of bonds.....	\$ 596,280 00
Cash on hand, in trust companies and in banks.....	67,661 04
Gross premiums in course of collection.....	10,333 64
Total ledger assets.....	<u>\$ 674,274 68</u>
Deduct assets not admitted.....	1,145 78
Total admitted assets.....	<u>\$ 673,128 90</u>

LIABILITIES.

Total unpaid claims.....	\$ 16,807 45
Total unearned premiums.....	90,078 72
Federal, State and other taxes due or accrued (estimated).....	1,157 05
Advance premiums.....	722 22
Return premiums.....	627 41
Reinsurance.....	140 75
Salaries, rents, expenses, etc., due or accrued.....	250 92
Commission, brokerage and other charges due or to become due to agents or brokers.....	2,564 20
Total liabilities, not including capital stock.....	<u>\$ 112,348 72</u>
Capital paid up in cash.....	300,000 00
Surplus over all liabilities.....	260,780 18
Total liabilities.....	<u>\$ 673,128 90</u>

EXHIBIT OF PREMIUMS.

FIDELITY.

Premiums on policies written during the year.....	\$ 156,498 00
Premiums on policies terminated during the year.....	133,009 69
Net premiums in force at December 31, 1913.....	<u>140,214 31</u>

SURETY.

Premiums on policies written during the year.....	\$ 62,812 26
Premiums on policies terminated during the year.....	56,945 40
Net premiums in force at December 31, 1913.....	<u>39,562 70</u>

SESSIONAL PAPER No. 8

LLOYDS PLATE GLASS INSURANCE COMPANY OF NEW YORK.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1913.

President—WILLIAM T. WOODS.	Secretary—CHAS. E. W. CHAMBERS.
Principal Office—61 and 63 William Street, New York.	
Principal Office in Canada—Toronto.	Chief Agent in Canada.—
	GEORGE B. SHAW.

(Incorporated August, 1882. Commenced business in Canada July 12, 1886.)

CAPITAL.

Amount of capital authorized, subscribed for and paid up in cash.....	\$ 250,000 00
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ASSETS IN CANADA.

Bonds on deposit with the Receiver General, viz.:—

	Par value.	Market value.
Province of Manitoba debs., 1930, 4 p.c.....	\$ 40,000 00	\$ 37,600 00
City of Montreal stock, 1926, 4 p.c.....	4,300 00	3,999 00
City of Montreal stock, 1927, 4 p.c.....	700 00	651 00
City of Winnipeg debs. 1918, 4 p.c.....	10,000 00	9,600 00
Town of Westmount debs., 1947, 4½ p.c.....	2,000 00	1,830 00
“ Westmount debs., 1945, 4 p.c.....	10,000 00	8,600 00
“ Maisonneuve debs., 1950, 4½ p.c.....	10,000 00	9,810 00
City of London debs., 1940, 4 p.c.....	10,000 00	8,700 00
“ Montreal, Town of St. Louis, debs., 1937, 4 p.c.....	15,000 00	13,500 00
“ Calgary debs., 1933, 4½ p.c.....	5,000 00	4,600 00
“ Regina debs., 1928, 5 p.c.....	6,000 00	5,820 00
Total on deposit with Receiver General.....	\$ 113,900 00	\$ 104,760 00

Carried out at market value.....	\$ 104,760 00
Deposited with Underwriters' Association.....	100 00
Interest accrued.....	1,150 90
Premiums in course of collection, \$3,813.52; less commission, \$1,525.41.....	2,288 11
Total assets in Canada.....	\$ 108,299 01

LIABILITIES IN CANADA.

Net amount of claims, adjusted and unpaid.....	\$ 4,718 52
Reserve of unearned premiums, \$77,082.73; carried out at 80 per cent.....	61,666 18
Taxes due and accrued.....	725 00
Total liabilities in Canada.....	\$ 67,109 70

INCOME IN CANADA.

Gross cash received for premiums.....	\$ 78,274 02
Deduct return premiums.....	14,923 76
Net cash received for plate glass premiums.....	\$ 63,350 26
Received for interest on investments.....	4,353 00
Total income in Canada.....	\$ 67,703 26

4 GEORGE V., A. 1914

LLOYDS PLATE GLASS—Continued.

EXPENDITURE IN CANADA.

Net amount paid for claims occurring in previous years.....	\$ 5,612 11	
Amount paid for claims occurring during the year.....	36,445 18	
Total net amount paid for plate glass claims.....		\$ 42,057 29
Commission or brokerage.....		26,441 18
Taxes.....		1,275 78
Miscellaneous payments, viz: Advertising, \$26.30; postage, telegrams, telephones and express, \$85 42; printing and stationery, \$461 68; duty on supplies, \$43; underwriters' expenses, \$323; sundries, \$211.73.....		1,151 13
Total expenditure in Canada.....		\$ 70,925 38

RISKS AND PREMIUMS IN CANADA.

		Premiums thereon.
<i>Plate Glass Risks.</i>		
Gross policies in force at date of last statement.....	\$ 179,438 88	
Taken during the year, new and renewed.....	82,087 54	
Total.....	\$ 261,526 42	
Deduct terminated.....	92,539 36	
Gross and net in force December 31, 1913.....	\$ 168,987 06	

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1913.

LEDGER ASSETS.

Book value of real estate.....	\$ 255,763 18
Mortgage loans on real estate, first liens.....	45,500 00
Book value of stocks and bonds held by the company.....	548,052 33
Cash on hand, in trust companies and in banks.....	19,027 26
Premiums in course of collection.....	94,405 80
Total ledger assets.....	\$ 962,748 57

NON-LEDGER ASSETS.

Market value of real estate over book value.....	\$ 19,236 82
Interest accrued.....	3,807 54
Rents accrued.....	275 00
Salvage glass on hand.....	6,347 41
Sundry accounts.....	145 00
Gross assets.....	\$ 992,620 34
Deduct assets not admitted.....	82,563 19
Total admitted assets.....	\$ 910,057 15

LIABILITIES.

Net amount of unpaid losses and expenses of settlement.....	\$ 41,401 48
Unearned premiums.....	313,041 38
Commissions, brokerage and other charges due or to become due to agents or brokers and expenses of settlement.....	30,950 37
Due or accrued for salaries, rents, expenses, bills, accounts, fees, etc.....	8 80
Federal, State and other taxes due or accrued (estimated).....	9,000 00
Return premiums.....	355 36
Other liabilities.....	1,231 57
Total liabilities, except capital stock.....	\$ 395,988 06
Capital stock paid up.....	250,000 00
Surplus beyond capital and other liabilities.....	264,068 19
Total liabilities.....	\$ 910,057 15

SESSIONAL PAPER No. 8

LLOYDS PLATE GLASS—*Concluded.*

INCOME.

Net cash received for premiums.....	\$ 569,800 80
Interest and dividends.....	24,118 24
Rents.....	21,950 07
Agents' balances previously charged off.....	23 31
Borrowed money.....	10,000 00
Gross profit on sale or maturity of bonds.....	150 00
Total income.....	\$ 656,042 42

EXPENDITURE.

Net amount paid for losses.....	\$ 223,033 83
Dividends to stockholders.....	50,000 00
Paid for commission or brokerage to agents, less amount received from reinsurance and return premiums.....	186,853 72
Salaries, fees and all other compensation of officers, directors, trustees and home office employees.....	69,534 09
Salaries, travelling and all other expenses of agents not paid by commission.....	12,127 14
State taxes on premiums, insurance department licenses and fees.....	15,038 78
Rent.....	13,084 77
Taxes on real estate.....	7,059 00
All other licenses, fees and taxes.....	2,626 47
Agents' balances charged off.....	8,560 64
Gross loss on sale or maturity of bonds.....	401 20
All other expenditure.....	45,752 97
Total expenditure.....	\$ 634,072 61

EXHIBIT OF PREMIUMS.

Premiums on plate glass risks written or renewed during the year.....	\$ 686,331 19
Premiums on risks terminated during the year.....	700,899 90
Premiums on net amount in force at December 31, 1913.....	640,904 35

THE LONDON GUARANTEE AND ACCIDENT COMPANY, LIMITED.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1913.

Principal Office—

42-45 New Broad St., London, Eng.

Head Office in Canada—Toronto.

Manager in Canada—D. W. ALEXANDER.

General Manager—

HERBERT CECIL THISELTON.

Joint Secretaries—

S. L. ANDERSON, W. R. STRONG.

(Established A.D. 1867. Commenced business in Canada July, 1880.)

CAPITAL.

Amount of joint stock capital authorized.....	£250,000 sterling.
Amount subscribed for.....	150,000 "
Amount paid thereon in cash.....	75,000 "

ASSETS IN CANADA.

Stocks and bonds in deposit with Receiver General, viz:—

	Par value.	Market value.
City of Edmonton debs., 1923, 5 p.c.....	\$ 2,433 33	\$ 2,360 33
" Edmonton debs., 1923, 5 p.c.....	80,300 00	77,088 00
" Edmonton debs., 1933, 5 p.c.....	38,933 34	36,986 67
" Saskatoon stock, 1941-61, (on 12 mos' notice) 5 p.c....	33,093 33	31,107 73
Canadian Northern Railway bonds, (g'teed. by Prov. of Manitoba) 1930, 4 p.c.....	17,520 00	15,768 00
City of Victoria debs., 1933 and 1938, 4 p.c.....	14,600 00	12,264 00
" Winnipeg cons. reg'd. stock, 1940, 4 p.c.....	24,333 33	20,926 67
" Fort William debs., 1935/1940, 4½ p.c.....	24,333 33	21,656 66
" Regina debs., 1950, 4½ p.c.....	9,733 33	8,176 00
" Edmonton debs., 1930, 4½ p.c.....	9,733 33	8,857 33
" Vancouver debs., 1951, 4 p.c.....	9,733 33	8,078 67
Victorian Govt. stock, 1929-49, 3½ p.c. (on 12 mos' notice) ..	15,768 00	13,718 16
Alberta & Great Waterways Ry. Co. debs., 1959, 5 p.c. (g'teed. by Prov. of Alberta).....	10,000 00	10,200 00
Can. Northern Ry. 1st Mtge. debs. stock (g'teed by Prov. of Sask.).....	6,813 33	6,063 87
Cape of Good Hope cons. stock, 1936, 4 p.c.....	24,333 33	23,846 67
Total par and market values.....	\$ 321,661 31	\$ 297,096 76

Carried out at market value.....	\$ 297,096 76
Market value of \$10,000 Province of New Brunswick bonds, 1941, 3 p.c. (deposited with New Brunswick Government).....	7,700 00
Cash at head Office in Canada.....	8,740 52
Cash in Bank of Nova Scotia.....	38,318 58
Office furniture.....	2,000 00

Gross amount of outstanding premiums— Accident.....	\$ 21,027 96
" " " Guarantee.....	7,352 49
" " " Sickness.....	8,889 37
" " " Employers' liability.....	81,298 53
" " " Burglary.....	185 36
Agency adjustment.....	40 53

Total.....	\$ 118,794 24
Less commission.....	27,517 31

Net outstanding premiums.....	91,276 93
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Total assets in Canada.....	\$ 445,134 79
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SESSIONAL PAPER No. 8

THE LONDON GUARANTEE AND ACCIDENT—*Continued.*

LIABILITIES IN CANADA.

Outstanding claims, viz.:—		
Accident, adjusted and unpaid.....	\$ 8,487 00	
Guarantee, ".....	7,234 03	
Sickness, ".....	2,977 50	
Employers' liability, ".....	98,318 00	
Burglary, ".....	12 00	
Accident—resisted—not in suit.....	2,000 00	
Total net amount of unsettled claims for losses.....	\$ 119,028 53	
Reserve of unearned premiums:—		
Accident.....	\$ 74,764 37	
Guarantee.....	49,547 01	
Sickness.....	15,142 43	
Employers' liability.....	89,384 48	
Burglary.....	483 43	
Total, \$229,321 75; carried out at 80 per cent.....	183,457 40	
Taxes due and accrued.....	5,100 00	
Salaries, rent, etc., due and accrued.....	3,274 91	
Total liabilities in Canada.....	\$ 310,860 84	

INCOME IN CANADA.

<i>Accident Risks.</i>		
Gross cash received for accident premiums.....	\$ 156,074 01	
Deduct reinsurance, \$883.33; return premiums, \$2,100.17.....	2,983 50	
Net cash received for said premiums.....	\$ 153,090 51	
<i>Guarantee Risks.</i>		
Gross cash received for guarantee premiums.....	\$ 104,593 85	
Deduct reinsurance, \$808.05; return premiums, \$4,170.26.....	4,978 31	
Net cash received for said premiums.....	\$ 99,615 54	
<i>Employers' Liability Risks.</i>		
Gross cash received for employers' liability premiums.....	\$ 453,441 91	
Deduct return premiums.....	10,327 38	
Net cash received for said premiums.....	\$ 443,114 53	
<i>Sickness Risks.</i>		
Gross cash received for sickness premiums.....	\$ 29,730 29	
Deduct return premiums.....	446 45	
Net cash received for said premiums.....	\$ 29,283 84	
<i>Burglary Risks.</i>		
Gross cash received for burglary premiums.....	\$ 1,347 61	
Deduct return premiums.....	84 01	
Net cash received for said premiums.....	\$ 1,263 60	
Total net cash received for premiums.....	\$ 726,368 02	
Interest on deposit received direct in England.....	950 99	
Total income in Canada.....	\$ 727,319 01	

EXPENDITURE IN CANADA.

Guarantee Risks.

Net amount paid for losses occurring in previous years.....	\$ 6,292 95
Amount paid for losses occurring during the year.....	\$ 16,640 34
Deduct recoveries and reinsurances.....	5,797 47
Net amount paid during year for said premiums.....	\$ 10,842 87
Total net amount paid for guarantee claims.....	\$ 17,135 82

4 GEORGE V., A. 1914

THE LONDON GUARANTEE AND ACCIDENT—Continued.

EXPENDITURE IN CANADA—Concluded.

Accident Risks.

Net amount paid for losses occurring in previous years.....	\$ 7,922 95
Amount paid for losses occurring during the year.....	48,733 93
Total net amount paid for accident claims.....	\$ 56,656 85

Employers' Liability Risks.

Net amount paid for losses occurring in previous years.....	\$ 45,489 53
Amount paid for losses occurring during the year.....	118,565 26
Total net amount paid for employers' liability claims.....	\$ 164,054 79

Sickness Risks.

Net amount paid for claims occurring in previous years.....	\$ 1,786 18
Amount paid for claims occurring during the year.....	7,571 87
Total net amount paid for sickness claims.....	\$ 9,358 05

Burglary Risks.

Net amount paid for losses occurring in previous years.....	\$ 578 35
Amount paid for losses occurring during the year.....	617 47
Total net amount paid for burglary risks.....	\$ 1,195 82

Total net amount paid for losses.....	\$ 248,401 33
Paid for commission or brokerage.....	173,515 38
Salaries of officials, \$62,554.96; auditors' fees, \$917.25; travelling expenses, \$11,972.20.....	75,444 41
Paid for taxes.....	6,370 83
Miscellaneous payments, viz.: Advertising, \$3,009.76; law costs, \$830.09; printing and stationery, \$7,920.10; postage, express, telephone and telegrams, \$3,415.54; rent, \$5,726.09; agency charges, \$230.64; sundry expenses, \$5,620.89; elevator inspection, \$1,106.95; medical fees, \$14.....	27,874 06
Total expenditure in Canada.....	\$ 531,606 01

RISKS AND PREMIUMS IN CANADA.

	No.	Amount.	Premiums.
<i>Guarantee Risks.</i>			
Gross policies in force at date of last statement...	4,244	\$ 29,161,991	\$ 92,861 36
Taken during the year, new.....	1,852	18,227,146	58,611 47
Taken during the year, renewed.....	2,718	12,663,202	29,833 84
Total.....	8,814	\$ 60,052,339	\$ 191,306 67
Deduct terminated.....	4,566	30,261 449	94,433 13
Gross in force at end of year.....	4,248	\$ 29,790,890	\$ 96,253 54
Deduct reinsured.....		729,700	808 05
Net in force at Dec. 31, 1913.....	4,248	\$ 29,061,190	\$ 96,045 49
<i>Accident Risks.</i>			
Gross policies in force at date of last statement...	10,171	\$ 23,617,500	\$ 149,421 98
Taken during the year, new.....	3,491	7,185,500	48,254 68
Taken during the year, renewed.....	7,037	17,786,050	107,721 60
Total.....	20,699	\$ 48,589,050	\$ 305,398 26
Deduct terminated.....	10,878	24,518,000	154,986 19
Gross in force at end of year.....	9,821	\$ 24,071,050	\$ 150,412 07
Deduct reinsured.....		160,500	883 33
Net in force at Dec. 31, 1913.....	9,821	\$ 23,910,550	\$ 149,528 74

SESSIONAL PAPER No. 8

THE LONDON GUARANTEE AND ACCIDENT—Continued.

RISKS AND PREMIUMS IN CANADA—Concluded.

<i>Employers' Liability Risks.</i>	No.	Amount.	Premiums.
Gross policies in force at date of last statement...	1,269	\$ 12,690,000	\$ 166,868 28
Taken during the year, new.....	827	8,270,000	113,969 54
Taken during the year, renewed.....	505	5,050,000	53,590 75
Total.....	2,601	\$ 26,010,000	\$ 334,428 57
Deduct terminated.....	1,303	15,030,000	156,211 28
Gross and net in force at Dec. 31, 1913.....	1,298	\$ 12,980,000	\$ 178,214 29
<i>Sickness Risks.</i>			
Gross policies in force at date of last statement...	628	\$ 5,251,004	\$ 26,015 17
Taken during the year, new.....	61	1,852,250	14,938 44
Taken during the year, renewed.....	446	1,957,250	15,639 18
Total.....	1,135	\$ 7,060,504	\$ 56,612 79
Deduct terminated.....	656	3,290,004	26,327 94
Gross and net in force at Dec. 31, 1913.....	499	\$ 3,770,500	\$ 30,284 85
<i>Burglary Risks.</i>			
Gross policies in force at date of last statement...	74	\$ 109,425	\$ 1,124 49
Taken during the year, new.....	54	101,175	854 75
Taken during the year, renewed.....	33	48,275	196 12
Total.....	161	\$ 258,875	\$ 2,175 36
Deduct terminated.....	82	120,025	1,208 50
Gross and net in force at Dec. 31, 1913.....	79	\$ 138,850	\$ 966 86

Total number of policies in force in Canada at date	15,945
Total net amount in force.....	\$69,861,090 00
Total premiums thereon.....	455,040 23

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1913.

2. The net premium Income after deducting Re-assurances was:—

	Risks Current at 31st December, 1913.	Risks Expired at 31st December, 1913.
Accident.....	£ 88,100 14 7	£ 23,173 14 2
Employers' Liability (United Kingdom).....	39,564 12 5	2,362 11 8
Other classes.....	602,454 14 0	316,737 8 6
	£ 730,120 1 0	£ 342,273 14 4

3. The amount paid for claims, costs, and expenses re settlements, less salvages and recoveries, was:—

	Re-assurance
Accident.....	£ 52,783 18 1
Employers' Liability (United Kingdom).....	21,842 16 3
Other classes.....	546,352 15 10
	£ 620,959 10 2

4. In common with other offices, the company has experienced a very serious depreciation in the value of its investments. After full consideration the directors have decided to carry to Investments Reserve Fund a sum sufficient to reduce the value of all the investments to the market price as at 31st December, 1913.

5. After transferring from the trading departments the net sum of £36,450 1s. 6 d. and providing for depreciation and loss on sale of securities and the Interim Dividend paid last September, there is a balance of £18,724 7s. 1d. out of which the directors recommend the payment of a dividend:—

(1) On the Preference Shares at the rate of 5% per annum (less Income Tax) for the half year ending 31st December, 1913; and

(2) On the Ordinary Shares of Seven Shillings and Sixpence per share (less Income Tax), making with the Interim Dividend paid in September last Twelve Shillings and Sixpence per share (less Income Tax).

There will then remain in the Profit and Loss Account a balance to be carried forward of £8,724 7s. 1d. as against £7,037 0s. 0d. brought in.

4 GEORGE V., A. 1914

THE LONDON GUARANTEE AND ACCIDENT—*Concluded.*

BALANCE SHEET.

LIABILITIES.

Capital—50,000 shares of £5 each, £ 250,000	£	s.	d.
of which are subscribed—			
25,000 ordinary shares, £5 paid, £50,000			
5,000 5% pref. shares fully paid.....	25,000		
Accident insurance fund.....	75,000	0	0
Employers' liability insurance fund.....	75,825	19	0
Fire and general insurance fund.....	35,806	11	2
Reserve fund.....	663,909	5	2
Profit and loss account.....	170,000	0	0
	18,724	7	1
Other sums owing by the Company,—			
Unclaimed dividends.....	591	13	2
Sundry creditors.....	28,672	18	0
Loan from bankers against security.....	37,000	0	0
Amounts due to other Companies.....	6,801	12	9

ASSETS.

Investments:—	£	s.	d.	£	s.	d.
Mortgages on property within the United Kingdom.....			500	0	0	
Mortgages on property out of the United Kingdom.....			1,100	0	0	
British Government securities.....			4,820	0	0	
Indian and Colonial Government securities.....			34,211	2	11	
Indian and Colonial provincial securities.....			14,331	0	0	
Indian and Colonial municipal securities.....			124,158	11	3	
Foreign Government securities.....			26,838	16	5	
Foreign provincial securities.....			20,703	0	0	
Foreign municipal securities.....			137,743	8	0	
Railway and other debenture and foreign stocks—Home and foreign.....			465,636	13	10	
Railway and other preference and guaranteed stocks.....			19,670	8	2	
Railway and other ordinary stocks.....			24,460	0	0	
Fixed deposits with banks.....			1,200	0	0	
Less Investment reserve fund.....			875,373	0	7	
Interest accrued.....			39,576	1	2	875,796 19 5
Less Income tax.....			12,581	10	3	
			162	0	1	
Branch and agent's balances.....			246,576	7	1	2,419 10 2
Less Reserve for Commission, etc.,			37,969	18	1	
Amounts due by other Companies.....						188,915 9 0
Premiums outstanding.....						12,313 11 2
Sundry debtors.....						964 3 11
Cash at London Bankers.....						592 4 5
Cash at banks at home and abroad.....			3,987	11	10	
Cash in hands of trustees.....			43,759	5	4	
Cash in transit.....			10,000	0	0	
Cash on hand at head office and branches.....			9,262	8	9	
			2,411	2	4	71,490 8 3
						£ 1,112,332 6 4

SESSIONAL PAPER No. 8

THE LONDON AND LANCASHIRE GUARANTEE AND ACCIDENT
COMPANY OF CANADA.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1913.

President—ALFRED WRIGHT. Manager—ALEXANDER MACLEAN.
 Head Office—61-65 Adelaide St., E., Toronto.

(Incorporated by an Act of Parliament of Canada, April 10, 1908. Dominion license issued July 24, 1908.)

CAPITAL.

Amount of capital stock authorized and subscribed for....	\$ 500,000 00
Amount paid thereon in cash.....	400,000 00

(For List of Shareholders, see Appendix.)

ASSETS.

Book value of real estate.....	\$ 125,011 50
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Bonds and debentures in deposit with Receiver General, viz.:—

	Par value.	Book value.	Market value.
Cape of Good Hope, 1917, 4 p.c.....	\$ 34,066 67	\$ 33,000 00	\$ 33,726 00
British Government local loans, 1912 or later, 3 p.c.....	48,666 66	47,000 00	39,420 00
City of Hull bonds, (g'anteed by Prov. Quebec) 1937, 4 p.c.....	16,500 00	16,005 00	15,015 00
City of Victoria, 1922, 4 p.c.....	486 67	447 80	452 60
Total on deposit with Receiver General..	\$ 99,720 00	\$ 96,452 80	\$ 88,613 60

Bonds and debentures owned and deposited in the United States:—

	Par value.	Book value.	Market value.
Commonwealth of Massachusetts Water bonds 1935, 3½ p.c.....	\$ 70,000 00	\$ 65,800 00	\$ 63,700 00
City of Buffalo, N.Y., grade crossing bonds, 1931, 4 p.c.....	75,000 00	75,937 50	73,500 00
City of Buffalo, N.Y., water bonds, 1960, 4 p.c.....	25,000 00	25,500 00	24,250 00
City of Mount Vernon, N.Y., school bonds, 1961, 4½ p.c.....	5,000 00	5,480 29	5,150 00
City of Mount Vernon, N.Y., water bonds, 1932, 4½ p.c.....	50,000 00	51,671 45	51,000 00
City of Syracuse sewer bonds, 1918, 4 p.c.....	10,000 00	10,062 50	9,900 00
City of Syracuse, N.Y., sewer, 1924, 4 p.c.....	10,000 00	10,102 50	9,700 00
City of Syracuse municipal improvement debs., 1917, 4½ p.c.....	10,000 00	10,132 76	10,100 00
City of Syracuse, N.Y., municipal improve- ment debs., 1918, 4½ p.c.....	11,000 00	11,172 07	11,110 00
City of Syracuse, N.Y., municipal improve- ment debs., 1919, 4½ p.c.....	11,000 00	11,197 05	11,110 00
City of Syracuse, N.Y., municipal improve- ment debs., 1920, 4½ p.c.....	11,000 00	11,221 02	11,110 00
City of Syracuse, N.Y., municipal improve- ment debs., 1921, 4½ p.c.....	11,000 00	11,244 02	11,110 00
City of Syracuse, N.Y., municipal improve- ment debs., 1922, 4½ p.c.....	1,000 00	1,024 19	1,010 00
City of Syracuse, N.Y., municipal improve- ment debs., 1923, 4½ p.c.....	1,000 00	1,026 11	1,020 00
City of Syracuse, N.Y., municipal improve- ment debs., 1924, 4½ p.c.....	11,000 00	11,307 51	11,220 00

THE LONDON AND LANCASHIRE GUARANTEE AND ACCIDENT—*Continued.*ASSETS—*Concluded.*Bonds and debentures owned and deposited in the United States—*Con.*

	Par value.	Book value.	Market value.
City of Syracuse, N.Y., municipal improvement debts, 1925, 4½ p.c.	\$ 11,000 00	\$ 11,326 98	\$ 11,220 00
City of Syracuse, N.Y., municipal improvement debts, 1926, 4½ p.c.	11,000 00	11,345 66	11,220 00
City of Syracuse, N.Y., municipal improvement debts, 1927, 4½ p.c.	11,000 00	11,363 53	11,220 00
City of New York, N.Y., Corporate Stock, 1957, 4½ p.c.	60,000 00	63,900 00	61,800 00
City of Schenectady, N.Y., water bonds, 1917, 4 p.c.	6,000 00	5,965 20	5,940 00
City of Schenectady, N.Y., water bonds, 1918, 4 p.c.	9,000 00	8,941 50	8,910 00
County of Schenectady, N.Y., jail and court-house bonds, 1954, 4½ p.c.	2,000 00	2,097 16	2,100 00
County of Schenectady, N.Y., jail and court-house bonds, 1955, 4½ p.c.	12,000 00	12,588 04	12,600 00
County of Schenectady, N.Y., jail and court-house bonds, 1956, 4½ p.c.	12,000 00	12,593 05	12,600 00
County of Schenectady, N.Y., jail and court-house bonds, 1957, 4½ p.c.	12,000 00	12,597 55	12,600 00
County of Schenectady, N.Y., jail and court-house bonds, 1958, 4½ p.c.	12,000 00	12,602 14	12,600 00
Dominion of Canada bonds, 1919, 3½ p.c.	31,590 00	31,500 00	30,958 20
Province of Manitoba debentures, 1923, 5 p.c.	7,290 00	7,834 32	7,508 70
City of Oswego, N.Y., sewer bonds, 1928, 4½ p.c.	20,000 00	20,668 72	20,300 00
City of Oswego, N.Y., sewer bonds, 1929, 4½ p.c.	5,000 00	5,167 18	5,075 06
Grand Trunk Pacific Ry., first mortgage stg. bonds, 1962, 3 p.c.	53,460 00	42,500 70	39,025 80
Total par, book and market values.....	\$ 587,340 00	\$ 585,960 75	\$ 570,667 70
Grand totals.....	\$ 687,060 00	\$ 682,413 55	\$ 659,281 30
Carried out at book value.....			\$ 682,413 55
Cash at head office and branches.....			10,241 19
Cash in banks, viz:—			
Bank of Toronto, Toronto.....		\$ 48,820 75	
First National Bank, Chicago.....		48,985 56	
Fidelity Trust Co., Hartford.....		108,874 71	
Wells Fargo Nevada National Bank, San Francisco.....		603 33	
U.S. Mortgage and Trust Co., New York.....		15,691 49	
Colonial Trust and Savings Bank, Chicago.....		2,000 00	
Total cash in banks.....			224,975 94
Inspectors' and special agents' balances.....			542 83
Underwriters' deposits.....			850 00
Total ledger assets.....			\$ 1,044,035 01
Market value of bonds and debentures under book value.....			23,132 25
			\$ 1,020,902 76
OTHER ASSETS.			
Interest accrued.....		\$ 7,449 38	
Rents due.....		76 50	
Gross premiums due and uncollected on policies in force, viz:—			
Accident.....	\$ 19,583 20		
Employers' liability.....	140,921 11		
Guarantee.....	5,880 85		
Sickness.....	8,921 18		
Plate Glass.....	15,221 46		
Automobile.....	2,110 60		
Total.....	\$ 192,338 40		
Less commission.....	47,970 92		
Net amount of outstanding premiums.....			144,367 48
Total assets.....			\$ 1,172,796 12

SESSIONAL PAPER No. 8

THE LONDON AND LANCASHIRE GUARANTEE AND ACCIDENT—*Continued.*

LIABILITIES.

(1) *Liabilities in Canada.*

<i>Outstanding claims, viz.:—</i>	
Guarantee, unadjusted.....	\$ 4,750 00
Accident, unadjusted.....	4,026 25
Sickness, unadjusted.....	2,820 00
Plate glass, unadjusted.....	610 00
Employers' liability, unadjusted.....	5,996 24
Automobile, unadjusted.....	875 00
Total net amount of unpaid claims.....	\$ 19,077 49
<i>Reserve of unearned premiums, viz.:—</i>	
Accident.....	\$ 32,031 63
Employers' liability.....	16,723 84
Guarantee.....	6,914 12
Sickness.....	15,081 32
Plate glass.....	9,122 88
Automobile.....	5,110 25
Total reserve, \$84,984.04; carried out at 80 per cent.....	67,987 23
Taxes due and accrued.....	1,200 00
Due and accrued for salaries, rent, advertising, agency and other expenses.....	774 87
Due for reinsurances \$618.30; due London and Lancashire Fire, Liverpool, \$342.76; building repairs, \$15.70.....	976 76
Total liabilities in Canada.....	\$ 90,016 35

(2) *Liabilities in other countries.*

<i>Unadjusted claims, viz.:—</i>	
Accident.....	\$ 12,790 00
Plate glass.....	1,296 20
Sickness.....	800 00
Employers' liability.....	26,309 78
Total net amount of unadjusted claims.....	\$ 41,195 98
Reserve for contingencies (unpaid claims).....	39,297 00
<i>Reserve of unearned premiums, viz.:—</i>	
Accident.....	\$ 14,915 94
Guarantee.....	2,309 45
Plate glass.....	27,982 05
Sickness.....	3,518 73
Employers' liability.....	161,780 02
Total reserve, \$210,506.19; carried out at 80 per cent.....	168,404 95
Taxes due and accrued.....	10,123 55
Due or accrued for salaries, rent, advertising, agency and other expenses.....	3,445 51
Reinsurance, \$90.58; and return premiums, \$585.81.....	676 39
Total liabilities in other countries.....	\$ 263,143 38
Total liabilities (except capital stock) in all countries.....	\$ 353,159 73
Excess of assets over liabilities.....	\$ 819,636 39
Capital stock paid in cash.....	400 000 00
Surplus over liabilities and capital.....	\$ 419,636 39

INCOME.

	In Canada.	In other countries.
<i>For Accident Risks.</i>		
Gross cash received for premiums.....	\$ 80,577 23	\$ 34,681 03
Deduct reinsurance, \$7,024.25; return premiums, \$23,545.56..	19,870 86	10,698 95
Net cash received for accident premiums.....	\$ 60,706 37	\$ 23,982 08
<i>For Employers' Liability Risks.</i>		
Gross cash received for premiums.....	\$ 73,040 89	\$ 268,138 83
Deduct reinsurance, \$5,320.02; return premiums, \$88,874.59..	23,129 02	71,065 59
Net cash received for employers' liability premiums....	\$ 49,911 87	\$ 197,072 29

4 GEORGE V., A. 1914

THE LONDON AND LANCASHIRE GUARANTEE AND ACCIDENT—Continued.

INCOME—Concluded.

	In Canada.	In other countries.
<i>For Guarantee Risks.</i>		
Gross cash received for premiums.....	\$ 19,683 45	\$ 5,159 05
Deduct reinsurance, \$4,244.40; return premiums, \$5,782.55....	8,553 82	1,473 13
Net cash received for guarantee premiums.....	\$ 11,129 63	\$ 3,685 92
<i>For Automobile Risks.</i>		
Gross cash received for premiums.....	\$ 13,332 73	Included
Deduct reinsurance, \$578.55; return premiums, \$3,512.43.....	4,090 98	with
Net cash received for automobile premiums.....	\$ 9,241 75	Liability.
<i>For Sickness Risks.</i>		
Gross cash received for premiums.....	\$ 36,912 08	\$ 7,802 90
Deduct reinsurance, \$1,559.57; return premiums, \$9,987.15....	8,897 73	2,678 99
Net cash received for sickness premiums.....	\$ 28,014 35	\$ 5,123 91
<i>For Plate Glass Risks.</i>		
Gross cash received for premiums.....	\$ 15,365 12	\$ 46,093 52
Deduct reinsurance, \$536.50; return premiums, \$10,741.96....	4,278 44	7,000 02
Net cash received for plate glass premiums.....	\$ 11,086 68	\$ 39,093 50
Total net cash received for premiums in all countries.....		\$ 439,048 35
Received for interest.....		28,368 23
Rest.....		9,775 11
Premiums on capital stock.....		46,218 74
Total income.....		\$ 517,410 43

EXPENDITURE.

	In Canada.	In other countries.
<i>For Accident Risks.</i>		
Net amount paid for claims occurring in previous years.....	\$ 8,571 71	\$ 250 86
Amount paid for claims occurring during the year.....	\$ 16,818 42	\$ 5,093 20
Deduct reinsurance.....	360 00	63 44
Net amount paid for said claims.....	\$ 16,458 42	\$ 5,029 76
Total net amount paid for accident claims.....	\$ 25,030 13	\$ 5,280 62
<i>For Employers' Liability Risks.</i>		
Net amount paid for claims occurring in previous years.....	\$ 6,059 74	
Amount paid for claims occurring during the year.....	\$ 13,977 21	\$ 31,241 22
Deduct reinsurances.....	1,693 41	232 00
Net amount paid for said claims.....	\$ 12,283 80	\$ 31,009 22
Total net amount paid for employers' liability claims.....	\$ 18,343 54	\$ 31,009 22
<i>For Sickness Risks.</i>		
Net amount paid for claims occurring in previous years.....	\$ 2,360 99	\$ 59 25
Amount paid for claims occurring during the year.....	\$ 9,444 59	\$ 1,267 21
Deduct reinsurances.....	411 24	Nil.
Net amount paid for said claims.....	\$ 9,033 35	\$ 1,267 21
Total amount paid for sickness claims.....	\$ 11,394 34	\$ 1,326 46

SESSIONAL PAPER No. 8

THE LONDON AND LANCASHIRE GUARANTEE AND ACCIDENT—*Continued.*EXPENDITURE—*Concluded.*

<i>For Plate Glass Risks.</i>	In Canada.	In other countries.
Net amount paid for claims occurring in previous years.....	\$ 546 65	\$ 87 57
Amount paid for claims occurring during the year.....	\$ 4,598 42	\$ 12,019 13
Deduct salvages and reinsurances.....	455 74	254 25
Net amount paid for said claims.....	\$ 4,598 42	\$ 11,764 88
Total net amount paid for plate glass claims.....	\$ 5,145 07	\$ 11,852 45
<i>For Automobile Risks.</i>		
Net amount paid for claims occurring in previous years.....	\$ 42 00	.....
Amount paid for claims occurring during the year.....	\$ 2,660 59	.....
Deduct salvages and reinsurances.....	455 74	.....
Net amount paid for said claims.....	\$ 2,210 85	.....
Total net amount paid for automobile claims.....	\$ 2,252 85	.....
<i>For Guarantee Risks.</i>		
Net amount paid for claims occurring in previous years . . .	\$ 1,481 20	\$ 99 15
Amount paid for claims occurring during the year.....	\$ 291 91	\$ 99 15
Total net amount paid for guarantee claims.....	\$ 1,773 11	\$ 99 15
Total net amount paid for claims in all countries (including adjustment and investigation expenses, \$5,182 81).....		\$ 118,689 75
Paid for commission or brokerage.....		115,523 65
Paid for salaries of officials, \$67,823.05; do. of agents, \$1,699.79; auditors' fees, \$900.94; travelling expenses, \$20,423.33.....		90,852 11
Taxes.....		7,567 28
All other expenditure, viz.: Advertising, \$7,947.60; legal fees, \$910.50; postage, telegrams, telephone and express, \$4,532.08; printing and stationery, \$27,900.36; rent, \$4,589.75; general and miscellaneous expenses, \$10,885.81; surveys, \$296.11; furniture and fixtures, \$4,653.85; inspections, \$381.76; medical examiners' fees, \$3.....		62,600 82
Total expenditure.....		\$ 395,233 61

SYNOPSIS OF LEDGER ACCOUNTS.

Amount of net ledger assets at December 31, 1912.....	\$ 861,515 43
Amount of cash income as above.....	517,410 43
Amount of appreciation in value of real estate.....	60,000 00
Total.....	\$ 1,438,925 86
Amount of cash expenditure as above.....	393,233 61
Balance, net ledger assets, at December 31, 1913, (\$1,044,035.01, less \$342.76 ledger liability).....	\$ 1,043,692 25

THE LONDON AND LANCASHIRE GUARANTEE AND ACCIDENT—*Continued.*

RISKS AND PREMIUMS.

	IN CANADA.			IN OTHER COUNTRIES.			TOTAL IN ALL COUNTRIES		
	No.	Amount.	Premiums	No.	Amount.	Premiums	No.	Amount.	Premiums
<i>Accident Risks.</i>		\$	\$ cts		\$	\$ cts.		\$	\$ cts.
Gross policies in force at date of last statement....	4,843	10,593,750	62,460 62	406	2,410,300	9,118 35	5,249	13,004,050	71,578 97
Taken during the year, new.....	1,507	3,898,000	24,209 38			34,229 93			38,439 31
Taken during the year, renewed....	4,096	9,441,950	57,660 26			6,552 50			64,212 76
Total.....	10,446	23,933,700	144,330 26			49,900 78			194,231 04
Deduct terminated.	5,892	12,845,200	77,051 51			16,797 26			93,848 77
Gross in force at end of year.....	4,554	11,088,506	67,278 75			33,103 52			100,382 27
Deduct reinsured			3,215 49			3,298 32			6,513 81
Net in force at Dec. 31, 1913.....	4,554		64,063 26			29,805 20			93,868 46
<i>Plate Glass Risks</i>									
Gross policies in force at date of last statement..	1,149		19,243 08	948		16,566 66	2,097		35,809 74
Taken during the year, new.....	975		16,078 23			47,277 41			63,355 64
Taken during the year, renewed...	57		877 07			4,555 21			5,432 28
Total.....	2,181		36,198 38			68,399 28			104,597 66
Deduct terminated	268		17,633 42			12,106 27			29,739 69
Gross in force at end of year.....	1,913		18,564 96			56,293 01			74,857 97
Deduct reinsured...						354 28			354 28
Net in force at Dec. 31, 1913.....	1,913		18,564 96			55,938 73			74,503 69
<i>Employers' Liability Risks.</i>									
Gross policies in force at date of last statement....	765	5,261,500	78,625 41				765	5,261,500	78,625 41
Taken during the year, new.....	238	2,009,000	12,023 93			395,773 36			407,797 29
Taken during the year, renewed....	552	3,741,428	38,200 33				552	3,741,428	38,200 33
Total.....	1,555	11,011,928	128,849 67			395,773 36			524,623 03
Deduct terminated	950	6,727,000	96,222 16			73,699 12			169,921 28
Gross in force at end of year.....	605	4,284,928	32,627 51			322,074 24			354,701 75
Deduct reinsured...		130,000	33 78			6,027 29			6,061 07
Net in force at Dec. 31, 1913.....	605	4,154 928	32,593 73			316,046 95			348,640 68

SESSIONAL PAPER No. 8

THE LONDON AND LANCASHIRE GUARANTEE AND ACCIDENT—*Concluded.*RISKS AND PREMIUMS—*Concluded.*

	IN CANADA.			IN OTHER COUNTRIES.			TOTAL IN ALL COUNTRIES		
	No.	Amount.	Premiums	No.	Amount.	Premiums	No.	Amount.	Premiums
<i>Sickness Risks.</i>		\$	\$ cts.		\$	\$ cts.		\$	\$ cts.
Gross policies in force at date of last statement....	3,335		27,553 89	82		1,777 25	3,417		29,331 14
Taken during the year, new.....	1,172		11,661 90			9,202 62			20,864 52
Taken during the year, renewed....	3,001		26,373 20			1,099 50			27,472 70
Total	7,508		65,588 99			12,079 37			77,668 36
Deduct terminated....	4,137		34,718 76			3,977 35			38,696 11
Gross in force at end of year.....	3,371		30,870 23			8,102 02			38,972 25
Deduct reinsured....			707 53			1,064 58			1,772 16
Net in force at Dec. 31, 1913.....	3,371		30,162 65			7,037 44			37,200 09
<i>Guarantee Risks</i>									
Gross policies in force at date of last statement....	815	4,168,896	15,837 08				815	4,168,896	15,837 08
Taken during the year, new.....	692	3,761 350	12,617 86			6,378 48			18,996 34
Taken during the year, renewed....	600	2,284,463	8,397 51						8,397 51
Total.....	2,107	10,214,709	36,852 45			6,378 48			43,230 93
Deduct terminated....	1,021	5,102,292	19,286 90			1,099 55			20,386 45
Gross in force at end of year.....	1,086	5,112,417	17,565 55			5,278 93			22,844 48
Deduct reinsured....		1,283,444	3,737 31			729 70			4,467 01
Net in force at Dec. 31, 1913.....	1,086	3,828,973	13,828 24			4,549 23			18,377 47
<i>Automobile Risks.</i>									
Gross policies in force at date of last statement....	85	855,000	4,977 11						
Taken during the year, new.....	144	1,425,000	9,264 73						
Taken during the year, renewed....	88	885,000	5,735 00						
Total.....	317	3,165,000	19,976 84						
Deduct terminated....	154	1,545,000	9,163 39						
Gross in force at end of year.....	163	1,620 000	10,813 45						
Deduct reinsured....			592 95						
Net in force at Dec. 31, 1913.....	163		10,220 50						

LOYAL PROTECTIVE INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1913.

President—S. A. ALLEN.

Secretary—F. R. PARKS.

Principal Office—Boston, Mass.

Head Office in Canada—Montreal. Chief Agent in Canada—PAUL BORTUP.

(Incorporated 1909. Dominion license issued February 13, 1913.)

CAPITAL.

Amount of capital authorized, subscribed for and paid up in cash..... \$ 100,000 00

ASSETS IN CANADA.

Bonds and debentures deposited with Receiver General, viz:—

	Par value.	Market value.
Commonwealth of Massachusetts Grade Crossing Loan bonds, 1923, 3½ p. c.....	\$ 1,000 00	\$ 960 00
Commonwealth of Massachusetts Water Loan bonds, 1941, 3 p. c.....	5,000 00	4,100 00
Commonwealth of Massachusetts State Highway Loan bonds, 1924, 3½ p. c.....	5,000 00	4,950 00
Commonwealth of Massachusetts State Highway Loan bonds, 1929, 3½ p. c.....	3,000 00	2,970 00
Province of Ontario debts., 1941, 4 p. c.....	13,000 00	12,350 00
Total on deposit with Receiver General.....	<u>\$ 27,000 00</u>	<u>\$ 25,330 00</u>

Carried out at market value..... \$ 25,330 00
Interest accrued..... 261 25Total assets in Canada..... \$ 25,611 25

LIABILITIES IN CANADA.

Total net amount of accident and sickness losses, unadjusted..... \$ 7,892 56
 Reserve of unearned premiums, \$13,064.33. Carried out at 80 per cent..... 10,451 46
 Taxes due and accrued..... 492 31
 Premiums paid in advance..... 1,501 50
 Cost of adjustment of claims (estimated)..... 40 73

Total liabilities in Canada..... \$ 20,378 56

INCOME IN CANADA.

Accident and Sickness Risks.

Gross cash received for premiums..... \$ 27,960 68
 Deduct return premiums..... 79 34

Net cash received for said premiums..... \$ 27,881 34
 Received for interest or dividends..... 910 00
 Received from policy fees..... 25,120 00

Total income in Canada..... \$ 53,911 34

SESSIONAL PAPER No. 8

LOYAL PROTECTIVE—Continued.

EXPENDITURE IN CANADA.

Net amount paid for accident and sickness claims.....	\$	12,258 77
Paid for commission or brokerage (including \$25,120 policy fees retained by agents).....		27,685 41
Salaries of officials, \$330.50; do of agents, \$2,786.66; travelling expenses, \$2,284.58.....		5,401 74
Taxes.....		1,170 25
Miscellaneous payments, viz: Advertising, \$29.95; furniture and fixtures, \$287.82; legal fees, \$176; postage, telegrams, telephones and express, \$367.47; printing and stationery, \$355.22; rent, \$530.50; office supplies, \$54.57.....		1,801 53
Total expenditure in Canada.....	\$	48,317 70

RISKS AND PREMIUMS IN CANADA.

<i>Accident and Sickness Risks</i>	No.	Amount.	Premiums thereon.
Policies taken during the year, new.....	5,024		\$ 27,960 68
Deduct terminated.....	303		8,364 18
Gross and net in force at December 31, 1913.....	4,721		\$ 19,596 50

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1913.

LEDGER ASSETS.

Book value of bonds and stocks owned.....	\$	327,478 03
Cash on hand, in banks and in trust companies.....		104,831 72
Total ledger assets.....	\$	432,309 75
Interest accrued.....		3,865 43
Gross assets.....	\$	436,175 18
Deduct assets not admitted.....		11,628 63
Total admitted assets.....	\$	424,547 15

LIABILITIES.

Total amount of unpaid losses.....	\$	83,000 00
Expenses of investigation and adjustment of unpaid losses (estimated).....		407 32
Total unearned premiums.....		99,641 67
Salaries, rents, etc., due or accrued.....		500 00
Federal, State and other taxes due or accrued (estimated).....		8,286 81
Premiums paid in advance.....		6,015 50
All other liabilities.....		2,588 57
Total liabilities.....	\$	200,239 81
Capital stock paid up in cash.....		100,000 00
Surplus over all liabilities and capital stock.....		124,307 28
Total liabilities.....	\$	424,547 15

INCOME.

Total net cash received for premiums.....	\$	535,626 26
Policy fees.....		57,480 00
Interest and dividends accrued.....		14,261 05
Rents.....		210 00
Agents' balances previously charged off.....		13 46
All other income.....		71 99
Total income.....	\$	607,662 76

DISBURSEMENTS.

Net amount paid for losses.....	\$	306,426 18
Investigation and adjustment of claims.....		3,889 62
Policy fees retained by agents.....		56,661 00
Commission or brokerage.....		50,745 57
Salaries, fees and all other charges of officers, directors, trustees and home office employees.....		72,418 78

LOYAL PROTECTIVE—*Concluded.*DISBURSEMENTS—*Concluded.*

Salaries, travelling and all other expenses of agents not paid by commissions.....	\$ 12,130 38
Medical examiners' fees and salaries.....	243 00
Rents.....	5,565 20
State taxes on premiums, Insurance Department licenses and fees.....	12,170 42
All other fees and taxes	1,646 30
Paid stockholders for interest or dividends.....	10,000 00
Agents' balances charged off.....	192 54
Gross decrease by adjustment in book value of bonds.....	295 00
All other expenditure.....	32,377 56
Total disbursements.....	\$ 564,751 55

EXHIBIT OF PREMIUMS.

Accident and Sickness.

Premiums on policies written or renewed during the year.....	\$ 538,101 54
Premiums on policies expired and terminated	527,880 04
Premiums on policies in force at end of year.....	149,462 50

SESSIONAL PAPER No. 8

MARYLAND CASUALTY COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1913.

President—JOHN T. STONE. Secretary—JAMES F. MITCHELL.
 Principal Office—Baltimore, Md., U.S.A.
 Chief Agent in Canada—Head Office in Canada—
 J. WM. MACKENZIE. Toronto.

(Incorporated March, 1898. Commenced business in Canada May 12, 1903.)

CAPITAL.

Amount of joint stock capital authorized, subscribed for and paid up in cash... \$ 1,000 000 00

ASSETS IN CANADA.

Bonds on deposit with the Receiver General, viz:—

	Par value.	Market value.
City of Toronto debts., 1929, 3½ p.c.....	\$ 38,933 33	\$ 33,482 67
City of Charlottetown debts., 1927, 4 p.c.....	10,000 00	9,100 00
Canadian Northern Railway bonds (g'teed by Prov. of Manitoba) 1930, 4 p.c.....	44,773 33	40,296 00
City of Vancouver debts., 1946, 4 p.c.....	10,000 00	8,400 00
City of Calgary debts., 1926, 4½ p.c.....	5,000 00	4,700 00
City of Peterborough debts., 1937, 4½ p.c.....	17,000 00	16,490 00
City of Brandon W. W. debts., 1934, 4½ p.c.....	10,000 00	9,100 00
City of St. Catharines debts., 1922, 4½ p.c.....	5,000 00	4,800 00
Town of Amherst debts., 1938, 4½ p.c.....	15,000 00	13,650 00
City of St. Boniface debts., 1928, 5 p.c.....	10,000 00	9,600 00
City of Brantford debts., 1939, 4 p.c.....	50,000 00	43,000 00
C.N.R. bonds (g'teed by Prov. of Manitoba), 1939, 4 p.c....	10,000 00	8,900 00
City of London debts., 1919, 4½ p.c.....	5,000 00	4,900 00
City of London debts., 1920, 4½ p.c.....	5,000 00	4,900 00
City of Edmonton debts., 1919, 4½ p.c.....	28,000 00	26,880 00
City of Victoria debts., 1921, 4 p.c.....	25,306 67	23,788 26
City of Calgary P.S., debts., 1931, 4½ p.c.....	2,000 00	1,820 00
City of Calgary P. S. debts., 1933, 4½ p.c.....	23,000 00	20,930 00
City of Calgary P. S. debts., 1944, 4½ p.c.....	15,000 00	13,350 00
City of Calgary P.S. debts., 1946, 4½ p.c.....	10,000 00	8,800 00
City of Edmonton debts., 1933, 4½ p.c.....	18,493 33	16,644 00
City of Edmonton debts., 1944, 4½ p.c.....	7,000 00	6,100 00
Total par and market values.....	\$364,506 66	\$ 329,690 93

Carried out at market value.....\$ 329,690 93
 Cash at head office in Canada.....194 89

Cash in banks, viz:—

Royal Bank of Canada, Toronto.....	\$ 149 90
Royal bank of Canada, Montreal.....	473 72
Royal Bank of Canada, Winnipeg.....	997 25
Central Canada Loan & Savings Co.....	5,607 39

Total cash in banks.....7,228 26
 Special Deposit with Casualty Underwriters' Assoc.....750 00
 Interest due accrued.....2,152 29

MARYLAND CASUALTY—Continued.

ASSETS IN CANADA—Concluded.

Gross amount of outstanding and deferred premiums, viz.:—

Accident.....	\$ 13,506 84
Sickness.....	450 26
Employers' liability.....	56,063 87
Steam boiler.....	1,583 96
Sprinkler.....	2,706 86
Guarantee.....	210 04
Plate glass.....	2,513 64
Burglary.....	1,651 93

Total.....	\$ 78,693 40
Deduct commission.....	22,906 02

Net outstanding premiums..... \$ 55,787 38

Total assets in Canada..... \$ 396,803 75

LIABILITIES IN CANADA.

Unadjusted claims:—

For accident claims.....	\$ 3,407 99
For employers' liability claims.....	125,197 00
For sickness claims.....	1,927 49
For plate glass claims.....	284 16
For guarantee claims.....	5,962 39
For burglary claims.....	1,250 00

Total net amount of unsettled claims..... \$ 138,029 03

Reserve of unearned premiums, viz.:—

Accident.....	\$ 40,880 82
Sickness.....	1,157 00
Employers' liability.....	75,657 97
Steam boiler.....	21,486 50
Sprinkler leakage.....	10,289 84
Guarantee.....	10,280 18
Plate glass.....	8,132 63
Burglary.....	3,909 35

Total reserve, \$171,794.29; carried out at 80 per cent..... 137,435 43

Taxes due and accrued..... 5,126 00

Total liabilities in Canada..... \$ 280 590 46

INCOME IN CANADA.

Accident Risks.

Gross cash received for premiums.....	\$ 113,915 03
Deduct reinsurances, \$162.49; return premiums, \$14,883.11.....	15,045 60

*Net cash received for accident premiums..... \$ 98,869 43

Sickness Risks.

Gross cash received for premiums.....	\$ 2,539 74
Deduct return premiums.....	482 69

Net cash received for sickness premiums..... \$ 2,057 05

Employers' Liability Risks.

Gross cash received for premiums.....	\$ 391,281 39
Deduct reinsurances, \$128.82; return premiums, \$60,882.77.....	61,011 59

Net cash received for employers' liability premiums..... \$ 330,269 80

Steam Boiler Risks.

Gross cash received for premiums.....	\$ 18,619 78
Deduct return premiums.....	3,349 38

Net cash received for steam boiler premiums..... \$ 15,270 40

*Including premiums for combined accident and sickness policies.

SESSIONAL PAPER No. 8

MARYLAND CASUALTY—Continued.

INCOME IN CANADA—Concluded.

Sprinkler Leakage Risks.

Gross cash received for premiums.....	\$ 11,923 57
Deduct return premiums.....	2,588 87
Net cash received for sprinkler leakage premiums.....	\$ 9,334 70

Plate Glass Risks.

Gross cash received for premiums.....	\$ 10,343 25
Deduct return premiums.....	3,006 63
Net cash received for plate glass premiums.....	\$ 7,336 62

Burglary Risks.

Gross cash received for premiums.....	\$ 5,993 50
Deduct return premiums.....	1,074 67
Net cash received for burglary premiums.....	\$ 4,918 83

Guarantee Risks.

Gross cash received for premiums.....	\$ 22,942 44
Deduct return premiums.....	4,490 81
Net cash received for guarantee premiums.....	\$ 18,541 63

Total net cash received for premiums.....	\$ 486,598 46
Received for interest on investments.....	13,105 56

Total income in Canada.....	\$ 499,704 02
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EXPENDITURE IN CANADA.

Accident Risks.

Net amount paid for claims occurring in previous years.....	\$ 13,954 79
Amount paid for claims occurring during the year.....	23,021 40
Total net amount paid for accident claims.....	\$ 36,976 19

Sickness Risks.

Net amount paid for claims occurring in previous years.....	\$ 1,989 98
Amount paid for claims occurring during the year.....	8,406 51
Total net amount paid for sickness claims.....	\$ 10,396 49

Employers' Liability Risks.

Net amount paid for claims occurring in previous years.....	\$ 78,828 15
Amount paid for claims occurring during the year.....	144,313 12
Total net amount paid for employers' liability claims.....	\$ 223,141 27

Steam Boiler Risks.

Amount paid for claims occurring during the year.....	\$ 1,195 00
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Burglary Risks.

Net amount paid for claims occurring in previous years.....	\$ 200 00
Net amount paid for claims occurring during the year.....	660 53
Total net amount paid for burglary claims.....	\$ 860 53

Plate Glass Risks.

Net amount paid for claims occurring in previous years.....	\$ 2,345 71
Amount paid for claims occurring during the year.....	6,135 69
Total net amount paid for plate glass claims.....	\$ 8,481 40

4 GEORGE V., A. 1914

MARLYAND CASUALTY—Continued.

EXPENDITURE IN CANADA—Concluded.

<i>Sprinkler Leakage Risks.</i>	
Net amount paid for claims occurring in previous years.....	\$ 519 60
Net amount paid for claims occurring during the year	1,185 37
Total net amount paid for sprinkler leakage claims.....	\$ 1,704 97
<i>Guarantee Risks.</i>	
Net amount paid for claims occurring in previous years.....	\$ 210 73
Net amount paid for claims occurring during the year	322 95
Total net amount paid for guarantee claims.....	\$ 533 68
Total net amount paid for all claims.....	\$ 283,289 53
Commission or brokerage.....	119,949 44
Salaries of officials, \$12,664.55; travelling expenses, \$1,838.58.....	14,503 13
Taxes.....	5,069 18
All other expenditure, viz:—Postage, telegrams, telephones and express, \$2,438.24; printing and stationery, \$772.42; rent, \$1,002.00; agents' expenses, \$265.96; inspections, \$6,413.20....	10,891 82
Total expenditure in Canada.....	\$ 433,703 10

RISKS AND PREMIUMS IN CANADA.

<i>Accident Risks (including combined accident and sickness risks).</i>	No.	Amount.	Premiums thereon.
Gross policies in force at date of last statement....	2,806	\$ 10,466,075	\$ 86,700 96
Taken during the year, new.....	914	3,219,316	54,651 18
Taken during the year, renewed.....	2,638	13,498,495	64,263 11
Total.....	6,358	\$ 27,183,886	\$ 205,615 25
Deduct terminated.....	3,343	12,350,025	123,723 61
Gross in force nt end of year.....	3,015	\$ 14,833,861	\$ 81,886 64
Deduct reinsured.....		25,000	125 00
Net in force at Dec. 31, 1913.....	3,015	\$ 14,808,861	\$ 81,761 64

Sickness Risks.

Gross policies in force at date of last statement....	124	\$ 1,963 85
Taken during the year, new.....	42	1,121 00
Taken during the year, renewed.....	103	1,571 50
Total.....	269	\$ 4,656 35
Deduct terminated.....	150	2,342 35
Gross and net in force at Dec. 31, 1913.....	119	\$ 2,314 00

Employers' Liability Risks.

Gross policies in force at date of last statement....	1,415	\$ 4,752,600	\$ 174,614 22
Taken during the year, new and renewed.....	1,409	4,227,000	405,004 06
Total.....	2,824	\$ 8,979,600	\$ 579,618 28
Deduct terminated.....	1,661	5,030,600	428,395 17
Gross and net in force at December 31, 1913.....	1,163	\$ 3,949,000	\$ 151,223 11

Steam Boiler Risks.

Gross policies in force at date of last statement....	210	\$ 3,519,700	\$ 37,570 37
Taken during the year, new.....	85	1,260,500	15,892 55
Taken during the year, renewed.....	40	373,500	2,891 71
Total.....	335	\$ 5,153,700	\$ 56,354 63
Deduct terminated.....	108	1,378,600	11,789 08
Gross and net in force at Dec. 31, 1913.....	227	\$ 3,775,100	\$ 44,565 55

SESSIONAL PAPER No. 8

MARYLAND CASUALTY—Continued.

RISKS AND PREMIUMS IN CANADA—Concluded.

<i>Sprinkler Leakage Risks.</i>	No.	Amount.	Premiums thereon.
Gross policies in force at date of last statement...	161	\$ 1,346,880	\$ 17,366 57
Taken during the year, new.....	125	1,137,380	11,452 16
Taken during the year, renewed.....	40	421,300	2,316 65
Total.....	326	\$ 2,905,560	\$ 31,135 38
Deduct terminated.....	140	1,271,760	10,150 43
Gross and net in force at Dec. 31, 1913.....	186	\$ 1,633,800	\$ 20,984 95

<i>Plate Glass Risks.</i>	No.	Amount.	Premiums thereon.
Gross policies in force at date of last statement...	858		\$ 17,803 66
Taken during the year, new.....	441		7,130 92
Taken during the year, renewed.....	144		4,964 89
Total.....	1,443		\$ 29,899 47
Deduct terminated.....	398		8,411 11
Gross and net in force at Dec. 31, 1913.....	1,045		\$ 21,488 36

<i>Burglary Risks.</i>	No.	Amount.	Premiums thereon.
Gross policies in force at date of last statement....	226	\$ 440,800	\$ 5,105 12
Taken during the year, new.....	355	637,400	7,134 89
Taken during the year, renewed.....	132	253,560	2,079 79
Total.....	713	\$ 1,331,760	\$ 12,319 81
Deduct terminated.....	261	488,300	4,366 71
Gross and net in force at Dec. 31, 1913.....	452	\$ 843,460	\$ 7,953 10

<i>Guarantee Risks.</i>	No.	Amount.	Premiums thereon.
Gross policies in force at date of last statement....	178	\$ 2,240,892	\$ 15,360 58
Taken during the year, new.....	252	3,114,485	19,332 09
Taken during the year, renewed.....	73	926,347	3,020 77
Total.....	503	\$ 6,281,724	\$ 37,733 44
Deduct terminated.....	218	2,435,808	17,173 08
Gross and net in force at Dec. 31, 1913.....	285	\$ 3,845,916	\$ 20,560 36

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1913.

INCOME.

Net cash received for premiums.....	\$ 6,185,482 05
Interest and dividends.....	190,497 74
Rents.....	114,220 92
Gross profit on sale or maturity of bonds and stocks.....	1,082 72
Gross increase, by adjustment, in book value of stocks and bonds.....	18,456 06
Total income.....	\$ 6,509,739 49

EXPENDITURE.

Net amount paid policyholders for losses.....	\$ 3,073,652 33
Investigations and adjustment of claims.....	611,858 00
Cash paid stockholders for interest or dividends.....	200,000 00
Commission or brokerage to agents (less received on return premiums and reinsurance).....	1,543,243 29
Salaries, travelling and all other expenses of agents not paid by commissions.....	186,924 17
Salaries, fees and all other compensation of officers, directors, trustees and home office employees.....	338,051 63
Medical examiners' fees and salaries.....	500 00
Inspections (other than medical and claim).....	191,279 44
Rents.....	62,144 64
State taxes on premiums, Insurance Department licenses and fees.....	118,015 08
Taxes on real estate.....	19,009 58

4 GEORGE V., A. 1914

MARYLAND CASUALTY—*Concluded.*EXPENDITURE—*Concluded.*

All other licenses, fees and taxes.....	\$ 39,319 57
Gross loss on sale or maturity of bonds.....	6,377 67
Gross decrease, by adjustment, in book value of bonds and stocks.....	187,786 71
All other expenditure.....	187,074 93
Total expenditure.....	<u>\$ 6,745,237 04</u>

LEDGER ASSETS.

Book value of real estate.....	\$ 1,254,087 79
Mortgage loans on real estate, other than first liens.....	4,317 46
Book value of bonds and stocks.....	4,028,180 59
Cash on hand, in trust companies and in banks.....	303,774 19
Agents' balances and bills receivable.....	29,854 81
Reinsured losses due from other companies.....	3,827 58
Premiums in course of collection.....	1,140,370 29
Total ledger assets.....	<u>\$ 6,764,412 71</u>

NON-LEDGER ASSETS.

Interest accrued.....	\$ 27,811 31
Total.....	<u>\$ 6,792,224 02</u>
Deduct assets not admitted.....	163,447 02
Total admitted assets.....	<u>\$ 6,628,777 00</u>

LIABILITIES.

Net amount of unpaid claims and expenses of settlement.....	\$ 1,345,569 40
Total unearned premiums.....	2,767,049 78
Commissions, brokerage and other charges due or to become due to agents or brokers.....	252,970 69
Federal, State and other taxes due or accrued (estimated).....	105,935 65
Salaries, rents, expenses, etc., due or accrued.....	18,329 05
Reinsurance.....	13,275 22
Total liabilities, except capital.....	<u>\$ 4,503,129 79</u>
Capital stock paid up in cash.....	1,000,000 00
Surplus beyond capital and other liabilities.....	1,125,647 21
Total liabilities.....	<u>\$ 6,628,777 00</u>

EXHIBIT OF PREMIUMS.

	Premiums written or renewed during the year.	Premiums terminated during the year.	Net Premiums in force at Dec. 31, 1913
	\$ cts.	\$ cts.	\$ cts.
Accident.....	922,036 54	921,891 74	644,855 65
Health.....	383,547 74	377,316 44	271,113 01
Liability.....	3,980,672 18	3,974,712 06	1,918,455 44
Plate glass.....	346,106 30	352,872 46	302,463 31
Steam boiler.....	386,879 69	328,135 52	660,738 03
Burglary and theft.....	404,242 73	373,610 56	458,510 53
Sprinkler.....	165,839 12	141,248 28	223,487 90
Fly-wheel.....	35,421 48	31,678 86	56,897 13
Auto property damage.....	204,945 90	193,508 19	145,035 28
Workmen's collective.....	96,752 88	90,796 47	21,919 77
Fidelity.....	373,269 34	274,572 22	261,794 56
Surety.....	592,738 96	489,623 32	444,520 96
Physician's defence.....	57,429 74	55,180 03	43,402 96

THE MERCHANTS AND EMPLOYERS GUARANTEE AND ACCIDENT COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1913.

President—L. N. DUPUIS.

Vice-Presidents—C. ROBILLARD.

Secretary—J. C. H. DUSSAULT.

W. E. HAYES, G. E. LARIN, M.D.

Managing Director—J. G. DUBEAU.

Head Office—Montreal, Que.

(Incorporated as "The National Weekly Indemnity Company" under the authority of chap. 124 of the Statutes of Quebec of 1909. Incorporated as "The Merchants and Employers' Guarantee and Accident Company," April 4, 1911, by an Act of the Parliament of Canada 1-2 George V, chap. 118. Dominion license issued March 18, 1913.)

CAPITAL.

Amount of capital authorized.....	\$ 1,000,000 00
Amount subscribed for.....	377,800 00
Amount paid thereon in cash.....	72,711 00

(For List of Shareholders, see Appendix.)

ASSETS.

Mortgage loans on real estate, first liens.....	\$ 44,666 50
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Bonds and debentures on deposit with Receiver General, viz.:-

	Par value.	Book value.	Market value.
Mun. of Cartierville, Que., debts, 1942, 4 p.c.....	\$ 3,000 00	\$ 3,000 00	\$ 2,790 00
Village of Ormstown debts, 1952, 5 p.c.....	25,000 00	23,960 00	23,000 00
Total on deposit with Receiver General.....	\$ 28,000 00	\$ 26,960 00	\$ 25,790 00

Carried out at book value.....	26,960 00
Cash at head office.....	1,852 70
Cash in Bank of Hochelaga.....	11,658 66
Total ledger assets.....	\$ 85,137 86
Deduct market value of bonds and debentures under book value.....	1,170 00
	\$ 83,967 86

OTHER ASSETS

Interest accrued.....	\$ 1,179 79
Gross amount of accident premiums, outstanding.....	\$ 92 50
Gross amount of sickness (health and accident) premiums, outstanding. . .	12 94
Gross amount of employers' liability premiums, outstanding.	17,245 89
Total.....	\$ 17,351 33
Less commission (\$3,616.20, less adv. \$1,983.59).....	1,632 61
Net outstanding premiums.....	15,718 72
Office furniture and stationery.....	2,296 50
Total assets.....	\$ 103,162 87

4 GEORGE V., A. 1914

THE MERCHANTS AND EMPLOYERS—Continued.

LIABILITIES.

Amount of unsettled claims:—		
Sickness (P.P. health and accident), unadjusted.....	\$	221 25
Employers' liability, adjusted and unpaid.....		343 28
Employers' liability, unadjusted.....		4,100 00
Employers' liability, resisted, in suit.....		149 68
Total net amount of unsettled claims.....	\$	4,814 21
Reserve of unearned premiums:—		
Accident.....	\$	407 50
Sickness (P.P. health and accident).....		166 16
Employers' liability.....		30,239 80
Total, \$30,813.46; carried out at 80 per cent.....		24,650 77
Taxes due and accrued.....		326 00
Total liabilities.....	\$	29,790 98
Surplus of assets over liabilities.....	\$	73,371 89
Capital stock paid in cash.....		72,711 00
Surplus over liabilities and capital.....	\$	660 89

INCOME.

<i>Accident Risks.</i>		
Net cash received for accident risks.....	\$	559 50
<i>Employers' Liability Risks.</i>		
Gross cash received for premiums.....	\$	35,425 08
Deduct return premiums.....		2,333 48
Net cash received for employers' liability premiums.....	\$	33,091 60
<i>Sickness (P.P. Health and Accident) Risks.</i>		
Net cash received for sickness (P.P. health and accident) premiums.....	\$	922 61
Total net cash received for all premiums.....	\$	34,573 71
Received for interest on investments.....		2,268 76
Received for bonus on investments.....		548 82
Premium on capital stock.....		34,205 00
Total.....	\$	71,596 29
Received for calls on capital.....		72,711 00
Total income.....	\$	144,307 29

EXPENDITURE.

Net amount paid for employers' liability claims.....	\$	4,443 73
Net amount paid for sickness (P.P. health and accident) claims.....		233 82
Total net amount paid for all claims.....	\$	4,677 55
Commission or brokerage.....		5,451 02
Paid for salaries of officials, \$6,127.87; do., of agents, \$750; directors' fees, \$1,950; auditors' fees, \$125; travelling expenses, \$873.60.....		9,826 47
Taxes.....		768 30
Miscellaneous expenditure, viz: Advertising, \$108.30; furniture and fixtures, \$532.58; legal fees, \$264.29; medical examiners' fees, \$434; postage, telegrams, telephones and express, \$174.48; printing and stationery, \$1,746.89; rent, \$589; general expenses, \$219.74; commission on stock, \$1,004; collection and exchange, \$5.35.....		5,078 63
Organization expenses, viz: Salaries, \$6,732.88; commission, \$11,478.20; advertising, \$181.66; legal (including incorporation) fees, \$2,161.37; office expenses, \$1,716.63; travelling expenses, \$534.70; directors' fees, \$4,135; sundries, \$6,427.02.....		33,367 46
Total expenditure.....	\$	59,169 43

SYNOPSIS OF LEDGER ACCOUNTS.

Amount of cash income as above.....	\$	144,307 29
Amount of expenditure, as above.....		59,169 43
Balance net ledger assets at December 31, 1913.....	\$	85,137 86

SESSIONAL PAPER No. 8

THE MERCHANTS AND EMPLOYERS—*Concluded.*

RISKS AND PREMIUMS.

<i>Accident Risks.</i>	No.	Amount.	Premiums thereon.
Policies taken during the year, new.....	35	\$ 117,000	\$ 652 00
Gross and net in force at December 31, 1913.....	35	\$ 117,000	\$ 652 00

<i>Employers' Liability Risks.</i>	No.	Amount.	Premiums thereon.
Policies taken during the year, new.....	443	\$ 4,460,000	\$ 52,670 97
Deduct terminated.....	20	200,000	4,460 79
Gross and net in force at December 31, 1913.....	423	\$ 4,260,000	\$ 48,210 18

<i>Sickness (P.P. Health and Accident Risks) yearly.</i>	No.	Amount.	Premiums thereon.
Policies taken during the year, new.....	12	\$ 16,350	\$ 265 85
Gross and net in force at December 31, 1913.....	12	\$ 16,350	\$ 265 85

<i>*Sickness (P.P. Health and Accident Risks) monthly.</i>	No.	Amount.	Premiums thereon.
Policies taken during the year, new.....	268	\$ 177,025	\$ 305 74
Deduct terminated.....	33	24,270	50 40
Gross and net in force at December 31, 1913.....	235	\$ 152,755	\$ 256 34

*Premiums on these policies are payable on the first of each month for insurance for the ensuing month and consequently are all earned at the end of the month.

THE GRAND LODGE OF THE LOYAL ORDER OF MOOSE IN THE DOMINION OF CANADA.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1913.

Grand Dictator—NORMAN G. HEYD. Grand Secretary—RODNEY H. BRANDON.
Principal Office—Toronto.

(Incorporated April 1, 1912 by an Act of the Parliament of Canada, 2 George V, chap. 124. Dominion
license issued November 3, 1913.)

(For List of Officers, see Appendix.)

ASSETS.

Bonds and debentures deposited with the Receiver General, viz:—

	Par value.	Book value.	Market value.
City of Medicine Hat debts, 1942, 5 p. e.....	\$ 10,570 48	\$ 10,570 48	\$ 10,230 00
City of Kamloops debts, 1937, 5 p. e.....	500 00	500 00	445 00
Total on deposit with Receiver General.....	\$ 11,070 48	\$ 11,070 48	\$ 10,675 00
Carried out at book value.....			\$ 11,070 48
Cash at head office.....			92 00
Cash in Beneficiary Account No. 1.....			1,371 07
Cash in Contingency Account No. 2.....			168 53
Total ledger assets.....			\$ 12,702 08
Market value of bonds over book value.....			395 48
Total.....			\$ 12,306 60

OTHER ASSETS.

Interest accrued.....	\$ 143 75
Total assets.....	\$ 12,450 35

LIABILITIES.

Advances by Supreme Lodge.....	\$ 13,058 43
Reserve on sickness certificates (estimated by Dept.).....	1,250 00
Total liabilities.....	\$ 14,308 43

INCOME.

Net cash received for sickness premiums.....	\$ 1,608 00
Loaned by Supreme Lodge for organization expenses and Gov't deposit.....	13,058 43
Total income.....	\$ 14,666 43

EXPENDITURE.

Amount paid for salaries of officials.....	\$ 210 00
Miscellaneous expenditure, viz: Postage, telegrams, telephone, express and exchange.....	2 20
Legal, actuarial and other organization expenses.....	1,752 15
Total expenditure.....	\$ 1,964 35

SESSIONAL PAPER No. 8

THE GRAND LODGE OF THE LOYAL ORDER OF MOOSE—*Concluded.*

SYNOPSIS OF LEDGER ACCOUNTS.

Amount of cash income as above.....	\$	14,666 43
Amount of cash expenditure as above.....		1,964 35
Balance net ledger assets at December 31, 1913.....	\$	12,702 08

RISKS AND PREMIUMS.

	No.	Premiums thereon.
Policies taken during the year, new.. ..	1,011	.....
Gross and net in force at December 31, 1913.....	1,011	.....

THE NATIONAL PROVINCIAL PLATE GLASS AND GENERAL INSURANCE COMPANY, LIMITED.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1913.

Chairman—SPENCER JOHN PORTAL.
 Manager—WILFRID GALE. Secretary—T. B. MULLINGS.
 Principal Office—London, England.
 Chief Agent in Canada—Head Office in Canada—Toronto.
 JOHN HAMILTON EWART.

(Established by Deed of Settlement in 1854. Registered in 1862 under the Companies' Act, 1862, as an unlimited company; incorporated under the Companies' Acts, 1862 to 1883, as a limited company, June 17, 1885. Dominion license issued April 4, 1907. Name changed from the National Provincial Plate Glass Insurance Company Limited, to the above name in June, 1912.)

CAPITAL.

Amount of joint stock capital authorized £50,000.....	\$ 243,333 33
Amount subscribed for and paid in cash, £20,525.....	99,888 33

ASSETS IN CANADA.

Bonds on deposit with the Receiver General, viz:—

	Par value.	Market value.
British consols, 1923 or later 2½ p.c.....	\$ 12,166 67	\$ 8,760 00
Canada stock, 1930 50, 3½ p.c.....	2,433 33	2,165 67
Total par and market values.....	\$ 14,600 00	\$ 10,925 67
Carried out at market value.....		\$ 10,925 67
Agents' ledger balances.....		1,420 77
Total assets in Canada.....		\$ 12,346 44

LIABILITIES IN CANADA.

Net amount of unadjusted claims.....	\$ 56 06
Reserve of unearned premiums, \$12,574.01; carried out at 80 per cent.....	10,059 20
Total liabilities in Canada.....	\$ 10,115 26

INCOME IN CANADA.

Gross cash received for premiums.....	\$ 21,139 55
Deduct return premiums, \$5,781.16; reinsurance, \$4.....	5,785 16
Total net cash received for plate glass premiums.....	\$ 15,354 39
Total income in Canada.....	\$ 15,354 39

EXPENDITURE IN CANADA.

Net amount paid for claims occurring in previous years.....	\$ 315 98
Amount paid for claims occurring during the year.....	\$ 7,133 42
Deduct salvages.....	149 70
Net amount paid for said claims.....	\$ 6,983 72
Total net amount paid for plate glass claims.....	\$ 7,299 70

SESSIONAL PAPER No. 8

THE NATIONAL PROVINCIAL PLATE GLASS—*Concluded.*EXPENDITURE IN CANADA—*Concluded.*

Commission or brokerage.....	\$	6,218 43
Taxes.....		441 54
All other expenditure: Printing and stationery, \$547.72; postage, telephone, telegrams and express, \$34.39; underwriters' asso., \$74; legal expenses, \$6; duty, \$10.85.....		672.96
Total expenditure in Canada.....	\$	<u>14,632 63</u>

RISKS AND PREMIUMS IN CANADA.

<i>Plate Glass Risks.</i>	Premiums on Risks.
Policies in force at date of last statement.....	\$ 17,428 41
Taken during the year, new.....	16,502 14
“ “ , renewed.....	4,825 20
Total.....	\$ 38,755 75
Deduct terminated.....	15,118 01
Gross in force at date.....	\$ 23,637 74
Deduct reinsured.....	224 20
Net in force at December 31, 1913.....	\$ <u>23,413 54</u>

(For General Business Statement, see Appendix.)

4 GEORGE V., A. 1914

NATIONAL SURETY COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1913.

President—WILLIAM B. JOYCE. Secretary—HUBERT J. HEWITT.
 Chief Agents in Canada—REED, SHAW & McNAUGHT.
 Principal Office—New York. Head Office in Canada—Toronto.

(Incorporated February 24, 1897. Dominion license issued November 30, 1910.)

CAPITAL.

Amount of joint stock capital authorized, subscribed for, and paid up in cash.....\$ 2,000,000 00

ASSETS IN CANADA.

Bonds on deposit with Receiver General, viz.:—

	Par value.	Market value.
Town of Maisonneuve debts., 1950, 4½ p.c.....	\$ 54,000 00	\$ 48,600 00
City of Westmount debts., 1954, 4 p.c.....	15,000 00	12,600 00
Total par and market values.....	\$ 69,000 00	\$ 61,200 00

Carried out at market value.....\$ 61,200 00

Cash in banks, viz.:—

Royal Bank of Canada, Toronto.....	\$ 138 87
Home Bank of Canada, Toronto.....	5,383 60

Total cash in banks.....5,522 47

Interest accrued.....552 42

Premiums due and uncollected, \$3,808.39; less commission, \$1,523.35.....2,285 04

Total assets in Canada.....\$ 69,559 93

LIABILITIES IN CANADA.

Total net amount of unadjusted claims for guarantee losses (\$1,455 accrued in previous years)\$ 23,183 18

Reserve of unearned premiums, \$31,487.02; carried out at 80 per cent.....25,189 62

Due and accrued for salaries, rent and other expenses.....581 44

Taxes due and accrued.....1,237 39

Total liabilities in Canada.....\$ 50,191 63

INCOME IN CANADA.

Gross cash received for premiums.....	\$ 65,623 20
Deduct return premiums.....	13,454 54

Total net cash received for guarantee premiums.....\$ 52,168 66

Received for interest, bonds, \$3,027.38; banks, \$127.47.....3,154 85

Total income in Canada.....\$ 55,323 51

EXPENDITURE IN CANADA.

Net amount paid for claims occurring in previous years.....\$ 3,028 87

Amount paid for claims occurring during the year.....\$ 26,218 25

Deduct recoveries.....7,758 13

Net amount paid for said claims.....\$ 18,460 12

Total net amount paid for guarantee claims.....\$ 21,488 99

SESSIONAL PAPER No. 8

NATIONAL SURVEY—Continued.

EXPENDITURE IN CANADA—Concluded.

Paid for commission or brokerage.....	\$	17,632 83
Paid for taxes and fees.....		1,276 53
Advertising, \$38.; postage, telegrams, telephones and express, \$47.58; printing and stationery, \$10.50;.....		96 08
Total expenditure in Canada.....	\$	40,494 43

RISKS AND PREMIUMS IN CANADA.

	No.	Amount.	Premiums thereon.
Gross policies in force at date of last statement..	591	\$ 8,479,574 86	\$ 61,080 44
Policies taken during the year, new and renewed	972	7,628,182 08	69,431 59
Total.....	1,563	\$16,107,756 94	\$ 130,512 03
Deduct terminated.....	775	3,953,067 54	70,268 58
Gross and net in force at December 31, 1913....	788	\$12,154,689 40	\$ 60,243 45

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1913.

INCOME.

Net cash received for premiums.....	\$ 3,111,896 58
Interest and dividends.....	276,160 34
Rents.....	2,647 80
Inspections.....	1,711 55
Agents' balances previously charged off.....	5,372 27
Gross profit on sale or maturity of ledger assets.....	217 80
Gross increase, by adjustment, in book value of ledger assets.....	12,236 92
Income received from other sources.....	462 85
Total income.....	\$ 3,410 706 11

DISBURSEMENTS.

Net amount paid policyholders for losses.....	\$ 1,114,078 14
Investigation and adjustment of claims.....	137,019 51
Cash paid stockholders for interest or dividends.....	239,748 00
Commissions or brokerage.....	820,847 99
Salaries, fees, and all other compensation of officers, directors, trustees and home office employees.....	457,464 60
Salaries, travelling, and all other expenses of agents not paid by commissions.....	214,698 75
Rents.....	44,339 45
Taxes on real estate.....	1,103 02
State taxes on premiums, Insurance Department licenses and fees.....	84,257 63
All other licenses, fees and taxes.....	6,285 64
Agents' balances charged off.....	2,892 01
Gross loss on sale or maturity of ledger assets.....	3,377 15
Gross decrease, by adjustment, in book value of ledger assets.....	7,222 96
All other disbursements.....	213,425 64
Total disbursements.....	\$ 3,346,760 49

LEDGER ASSETS.

Book value of real estate.....	\$ 193,306 99
Mortgage loans on real estate, first liens, \$19,040.57; other than first, \$30,000.....	49,040 57
Loans secured by pledge of bonds, stocks or other collaterals.....	20,500 00
Book value of bonds and stocks.....	5,683,183 87
Cash on hand, in transit, in trust companies and in banks.....	997,945 58
Premiums in course of collection.....	823,899 49
Bills receivable.....	2,162 58
Other ledger assets.....	227,673 70
Total ledger assets.....	\$ 7,997,652 78

4 GEORGE V., A. 1914

NATIONAL SURETY COMPANY—*Concluded.*

NON-LEDGER ASSETS.

Interest due and accrued.....	\$ 51,110 19
Total.....	\$ 8,048,762 97
Deduct assets not admitted.....	889,778 92
Total admitted assets.....	\$ 7,158,984 05

LIABILITIES.

Net amount of unpaid claims.....	\$ 1,287,658 63
Estimated expenses of investigation and adjustment of unpaid claims.....	38,629 73
Total unearned premiums.....	1,870,101 50
Commissions, brokerage, and other charges due or accrued.....	112,431 04
Salaries, rents, bills, expenses, etc., due or accrued.....	4,128 35
Federal, State, and other taxes due or accrued (estimated).....	51,035 10
Dividends declared and unpaid.....	60,378 00
Return premiums, \$29,293.90; reinsurance, \$25,728.31.....	55,022 21
Advance premiums.....	9,324 47
Other liabilities.....	170,275 02
Total liabilities (except capital).....	\$ 3,658,984 05
Capital stock paid up in cash.....	2,000,000 00
Surplus above capital and other liabilities.....	1,500,000 00
Total liabilities.....	\$ 7,158,984 05

RISKS AND PREMIUMS.

	Premiums on policies written or renewed during the year.	Premiums on risks expired and terminated.	Premiums on policies in force at end of year.
	\$ cts.	\$ cts.	\$ cts.
Fidelity risks.....	1,609,870 79	1,750,163 95	1,087,604 13
Surety risks.....	2,594,452 07	3,118,422 56	1,724,136 83
Burglary and theft risks.....	650,279 60	702,085 64	598,410 64

SESSIONAL PAPER No. 8

THE NEW YORK PLATE GLASS INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1913.

President—MAJOR A. WHITE.

Secretary—J. CARROLL FRENCH.

Principal Office—Maiden Lane and William St., New York.

Head Office in Canada—Montreal. Chief Agent in Canada—GEO. W. PACAUD.

(Incorporated March, 1891. Commenced business in Canada January, 1900.)

CAPITAL.

Amount of capital authorized, subscribed for and paid up in cash.....\$ 200,000 00

ASSETS IN CANADA.

Bonds on deposit with Receiver General, viz.:—

	Par value.	Market value.
City of Quebec bonds, 1932, 3½ p.c.....	\$ 11,000 00	\$ 9,350 00
City of Toronto bonds, 1929, 3½ p.c.....	9,733 34	8,600 00
City of Toronto bonds, 1944, 3½ p.c.....	9,733 33	7,900 00
City of Ottawa bonds, 1915, 4 p.c.....	5,000 00	4,950 00

Total par and market values.....\$ 35,466 67 \$ 30,800 00

Carried out at market value.....\$ 30,800 00

Premiums due and uncollected.....6,237 66

Interest accrued.....566 50

Total assets in Canada.....\$ 37,604 16

LIABILITIES IN CANADA.

Plate Glass losses, unadjusted.....\$ 1,805 44

Reserve of unearned premiums, \$19,252.39; carried out at 80 per cent.....15,401 91

Due and accrued for taxes (estimated).....500 00

Commission on unpaid premiums.....2,292 41

Due and accrued for salaries, rent, advertising, agency and other expenses.....24 24

Total liabilities in Canada.....\$ 20,024 00

INCOME IN CANADA.

Gross cash received for premiums.....\$ 21,207 07

Deduct return premiums.....5,471 81

Net cash received for plate glass premiums.....\$ 15,735 26

Received for interest on investments.....1,266 34

Total income in Canada.....\$ 17,001 60

EXPENDITURE IN CANADA.

Net amount paid for claims occurring in previous years.....\$ 1,592 06

Amount paid for claims occurring during the year.....11,445 00

Total net amount paid for plate glass claims.....\$ 13,037 06

Commission or brokerage.....5,126 64

Taxes.....1,025 95

All other payments, viz.: Premium on bond, \$15; exchange, \$1.65; printing and stationery,

\$12.40; advertising, \$18.50; legal fees, \$25; postage, telegrams, telephone and express,

\$66.47; duty, \$14.39; Plate Glass Underwriters' Association, \$40; agents' balances

charged off, \$215.08.....408 49

Total expenditure in Canada.....\$ 19,598 14

4 GEORGE V., A. 1914

THE NEW YORK PLATE GLASS—*Continued.*

RISKS AND PREMIUMS IN CANADA.

<i>Plate Glass Risks.</i>	Premiums on risks.
Gross in force at date of last statement.....	\$ 45,545 77
Taken during the year, new and renewed.....	24,531 53
Total.....	\$ 70,077 30
Deduct terminated.....	26,812 23
Gross and net in force at December 31, 1913.....	\$ 43,265 07

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1913.

INCOME.

Net cash received for plate glass premiums.....	\$ 608,502 84
Interest and dividends.....	38,051 54
Gross profit on sale or maturity of bonds and stocks.....	1,104 58
Agents' balances previously charged off.....	139 23
Total income.....	\$ 647,798 19

EXPENDITURE.

Net amount paid for plate glass losses.....	\$ 277,944 07
Cash paid stockholders for interest or dividends.....	32,000 00
Commission or brokerage.....	213,049 91
Salaries, travelling and all other expenses of agents not paid by commission.....	4,264 06
Salaries, fees and all other compensation of officers, directors, trustees and home office employees.....	66,428 41
State taxes on premiums, Insurance Department licenses and fees.....	16,363 31
All other licenses, fees and taxes.....	1,447 62
Rent.....	12,503 80
Agents' balances charged off.....	379 57
Gross loss on sale or maturity of bonds.....	12 50
All other expenditure.....	9,805 26
Total expenditure.....	\$ 634,198 51

LEDGER ASSETS

Mortgage loans on real estate, first liens.....	\$ 1,000 00
Book value of bonds and stocks.....	863,249 31
Cash on hand, in trust companies and in banks.....	44,889 51
Premiums in course of collection.....	143,311 74
Total ledger assets.....	\$ 1,052,450 56

NON-LEDGER ASSETS.

Interest due and accrued.....	\$ 2,861 83
Gross assets.....	\$ 1,055,312 39
Deduct assets not admitted.....	101,742 96
Total admitted assets.....	\$ 953,569 43

LIABILITIES.

Total amount of unpaid claims.....	\$ 15,275 25
Total unearned premiums.....	322,256 65
Dividends due stockholders.....	8,000 00
Commissions, brokerage and other charges due or to become due to agents or brokers.....	45,591 63
Federal, State and other taxes due or accrued, estimated.....	4,000 00

SESSIONAL PAPER No. 8

THE NEW YORK PLATE GLASS—*Concluded.*LIABILITIES—*Concluded.*

Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued.....	\$	1,000 00
Reserve for contingent losses.....		10,000 00
Total liabilities, except capital.....	\$	406,123 53
Capital stock paid in cash.....		200,000 00
Surplus over all liabilities.....		347,445 90
Total liabilities	\$	953,569 43

EXHIBIT OF PREMIUMS.

FOR PLATE GLASS RISKS.

Premiums written or renewed during the year.....	\$	755,671 25
Premiums terminated during the year.....		766,081 68
Net premiums in force at December 31, 1913.....		646,705 59

THE NORTH AMERICAN ACCIDENT INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1913.

President—DOUGLAS K. RIDOUT. Vice-President—A. E. DYMENT.
 Manager—CHAS F. DALE. Secretary—P. W. PEACOCK.
 Principal Office—Toronto.

(Incorporated by letters patent of Province of Ontario bearing date, December 12, 1912. Dominion license issued January 30, 1913.)

CAPITAL.

Amount of capital authorized.....	\$ 500,000 00
Amount of capital subscribed.....	306,400 00
Amount paid thereon in cash.....	88,799 95

(For List of Shareholders, see Appendix.)

ASSETS.

Loans secured by bonds, stocks or other marketable collateral.....	\$ 2,500 00
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	Par value.	Market value.	Amount loaned.
13 shares Royal Bank Stock.....	\$ 1,300 00	\$ 2,873 00	\$ 2,500 00

Bonds and debentures owned by the company, viz.:-

	Par value.	Book value.	Market value.
*City of Toronto debts., 1929, 3½ p.e.....	\$ 4,866 67	\$ 4,291 91	\$ 4,185 33
*City of Toronto debts., 1922, 4 p.e.....	45,000 00	43,312 75	42,300 00
*City of Nanaimo debts., 1922, 5 p.e.....	11,000 00	10,499 50	10,450 00
Nova Scotia Steel & Coal Co. deb. stock, after 1919 (on 6 months' notice), 6 p.e.....	5,000 00	4,850 00	4,800 00
Wilkie School debts., 1914-1943, 6 p. e.....	5,000 00	4,782 80	4,750 00
City of Berlin School debts., 1925 to 1927, 4½ p.e.....	6,665 99	6,129 92	6,199 37
City of Westmount debts., 1933, 5 p.e.....	8,000 00	7,880 00	8,080 00
Outremont School debts., 1953, 5½ p.e.....	10,000 00	10,000 00	10,000 00
City of St. Boniface bonds, 1942, 5 p.e.....	10,000 00	9,285 00	9,400 00
City of St. Catharines debts., 1928, 4½ p.e.....	3,000 00	2,783 10	2,820 00
City of St. Catharines debts., 1933, 4½ p.e.....	10,000 00	9,103 50	9,300 00
Barcelona Traction bonds, 1961, 5 p.e.....	4,866 67	4,063 67	4,063 67
City of Fort William debts., 1933, 5 p.e.....	5,000 00	4,775 00	4,800 00

Total par, book and market values..... \$ 128,399 33 \$ 121,757 15 \$ 121,148 37

Carried out at book value.....	121,757 15
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Stocks owned by the company, viz.:-

25 shares C.P.R. stock.....	\$ 2,500 00	\$ 5,321 87	\$ 5,175 00
40 shares Consumers' Gas Co. stock.....	2,000 00	3,405 00	3,360 00

Total par, book and market values..... \$ 4,500 00 \$ 8,726 87 \$ 8,535 00

Carried out at book value.....	8,726 87
Cash at head office.....	257 82

Cash in banks, viz.:-

Union Bank of Canada, Toronto.....	\$ 27,337 94
Royal Bank of Canada, Toronto.....	1,025 03
Union Bank of Canada, Montreal.....	9,741 35

Total cash in banks..... 38,104 32

Total ledger assets..... \$ 171,346 16

*Deposited with Receiver General.

SESSIONAL PAPER No. 8

THE NORTH AMERICAN ACCIDENT—Continued.

ASSETS—Concluded.

Deduct market value of bonds, debentures and stocks under book value.....	\$	800 65
	\$	170,545 51
OTHER ASSETS.		
Interest accrued.....	\$	1,780 23
Gross premiums due and uncollected, viz.:—		
Accident.....	\$	2,481 13
Plate glass.....		3,936 96
Sickness.....		1,535 57
Employers' liability.....		24,676 95
Total.....	\$	32,630 61
Less commission.....		8,055 80
Net premiums due and uncollected.....	\$	24,574 81
Total assets.....	\$	196,900 55

LIABILITIES.

Amount of unsettled claims:—		
Accident, unadjusted.....	\$	770 00
Plate glass, unadjusted.....		132 00
Sickness, unadjusted.....		27 00
Employers' liability, unadjusted.....		16,879 00
Total net amount of unsettled claims.....	\$	17,808 00
Reserve of unearned premiums:—		
Accident.....	\$	3,346 51
Plate glass.....		12,755 24
Sickness.....		3,299 48
Employers' liability.....		48,672 02
Total, \$68,073.25; carried out at 80 per cent.....		54,458 60
Agents' balances due.....		31 68
Taxes due and accrued.....		1,500 00
Premiums due reinsuring companies.....		358 33
Total liabilities.....	\$	74,156 61
Surplus of assets over liabilities.....	\$	122,743 94
Capital stock paid in cash.....		88,799 95
Surplus above liabilities and capital.....	\$	33,943 99

INCOME.

Accident Risks.

Gross cash received for premiums.....	\$	9,080 69
Deduct reinsurance.....		4,207 08
Net cash received for accident premiums.....	\$	4,873 61

Employers' Liability Risks.

Gross cash received for premiums.....	\$	115,301 89
Deduct reinsurance.....		1,162 75
Net cash received for employers' liability premiums.....	\$	114,139 14

Sickness Risks.

Gross cash received for premiums.....	\$	5,310 77
Deduct reinsurance.....		132 65
Net cash received for sickness premiums.....	\$	5,178 12

4 GEORGE V., A. 1914

THE NORTH AMERICAN ACCIDENT—Continued.

INCOME—Concluded.

<i>Plate Glass Risks.</i>	
Net cash received for plate glass risks.....	\$ 12,609 33
Total net cash received for all premiums.....	\$ 137,000 20
Received for interest on investments.....	3,013 88
Premium on capital stock.....	4,291 66
Total.....	\$ 144,305 74
Received for calls on capital.....	16,991 65
Total income.....	\$ 161,297 39

EXPENDITURE.

<i>Accident Risks.</i>	
Amount paid for claims occurring during the year.....	\$ 477 51
Deduct reinsurances.....	130 34
Net amount paid for accident claims.....	\$ 347 17
<i>Employers' Liability Risks.</i>	
Amount paid for claims occurring during the year.....	\$ 18,037 10
Deduct reinsurances.....	73 66
Net amount paid for employers' liability claims.....	\$ 17,963 44
<i>Plate Glass Risks.</i>	
Amount paid for claims occurring during the year.....	\$ 2,327 25
Deduct recoveries.....	45 54
Net amount paid for plate glass claims.....	\$ 2,281 71
<i>Sickness Risks.</i>	
Net amount paid for sickness claims occurring during the year.....	\$ 522 41
Total net amount paid for all claims.....	\$ 21,114 73
Commission or brokerage.....	28,197 36
Salaries of officials, \$14,530.12; do., of agents, \$1,060; auditors' fees, \$125; travelling expenses, \$1,813.60.....	17,528 72
Taxes.....	2,091 29
Miscellaneous payments, viz.: Advertising, \$1,081.45; furniture and fixtures, \$1,107.80; legal fees, \$1,210.33; postage, telegrams, telephones and express, \$514.84; printing and stationery, \$4,614.60; rent, \$901; elevator inspections, \$389.36; sundries, \$1,004.74.....	10,824 12
Total expenditure.....	\$ 79,756 22

SYNOPSIS OF LEDGER ACCOUNTS.

Net ledger assets at December 31, 1912.....	\$ 89,773 31
Amount of cash income.....	161,297 39
Total.....	\$ 251,070 70
Amount of expenditure.....	79,756 22
Balance net ledger assets, (\$171,346.16, less ledger liability, \$31.68) at December 31, 1913.....	\$ 171,314 48

RISKS AND PREMIUMS.

<i>Accident Risks.</i>				Premiums thereon.	
Policies taken during the year, new.....	No. 568	Amount. \$ 2,593,250	\$ 11,561 82		
Deduct terminated.....	30	96,000	481 85		
Gross in force at end of year.....	538	\$ 2,497,250	\$ 11,079 97		
Deduct reinsured.....		783,750	4,386 96		
Net in force at December 31, 1913.....	538	\$ 1,713,500	\$ 6,693 01		

SESSIONAL PAPER No. 8

THE NORTH AMERICAN ACCIDENT—*Concluded.*RISKS AND PREMIUMS—*Concluded.*

<i>Employers' Liability Risks.</i>	No.	Amount.	Premiums thereon.
Policies taken during the year, new.....	799	\$ 7,702,261	\$ 139,978 84
Deduct terminated.....	47	450,000	42,918 29
Gross in force at end of year.....	752	\$ 7,252,261	\$ 97,060 55
Deduct reinsured.....		15,000	1,162 75
Net in force at December 31, 1913.....	752	\$ 7,237,261	\$ 95,897 80
<i>Plate Glass Risks.</i>			
Policies taken during the year, new.....	598		\$ 16,746 29
Deduct terminated.....	7		462 84
Gross and net in force at December 31, 1913.....	591		\$ 16,283 45
<i>Sickness Risks.</i>			
Policies taken during the year, new.....	394		\$ 6,846 34
Deduct terminated.....	11		124 72
Gross in force at end of year.....	383		\$ 6,721 62
Deduct reinsured.....			122 65
Net in force at December 31, 1913.....	383		\$ 6,598 97

THE OCEAN ACCIDENT AND GUARANTEE CORPORATION, LIMITED.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1913.

Chairman—E. ROGER OWEN.

Secretary and Manager—

T. M. E. ARMSTRONG.

Principal Office—London, Eng.

Manager in Canada—CHAS. H. NEELY.

Head Office in Canada—Toronto.

(Incorporated under the Companies' Acts, 1862 and 1867. Empowered by special Act of Parliament in 1871. Commenced business in Canada, September 1, 1895.)

CAPITAL.

Amount of joint stock capital authorized.....	\$ 5,000,000 00
Amount subscribed for.....	3,107,000 00
Amount paid thereon in cash.....	<u>861,540 00</u>

ASSETS IN CANADA.

Value of real estate.....	\$ 6,510 00
Stocks and bonds on deposit with Receiver General, viz.:	

	Par value.	Market value.
Canada stock, 1930/1950, 3½ p.c.....	\$ 4,866 66	\$ 4,331 33
Province of Quebec debts., 1925, 4 p.c.....	12,166 67	11,680 00
Cote St. Antoine (Westmount) debts., 1934, 4 p.c.....	25,000 00	22,000 00
City of St. Henri debts., 1950, 4 p.c.....	20,000 00	17,600 00
Province of Ontario stock, 1946, 3½ p.c.....	53,533 34	45,503 33
Province of Quebec stock, debts., 1937, 3 p.c.....	24,333 33	19,223 33
City of Winnipeg debts., 1936, 4 p.c.....	24,333 33	21,170 00
Canadian Northern Ry. bonds, Ontario division, (g'teed by Prov. of Manitoba), 1930, 4 p.c.....	14,600 00	13,140 00
Canadian Northern Ry. debts., (g'teed by prov. of Manitoba), 1930, 4 p.c.....	34,066 67	30,660 00
Irish Land stock (g'teed) 1933 or later, 2½ p.c.....	48,666 67	34,066 67
City of Winnipeg stock, 1940, 4 p.c.....	24,333 34	20,920 67
New South Wales stock, 1935, 3 p.c.....	36,500 00	29,565 00
British Consols, 1923 or later, 2½ p.c.....	362,566 67	261,048 00

Total par and market values..... \$ 684,966 68 \$ 530,914 33

Carried out at market value.....	530,914 33
Cash at head and branch offices in Canada.....	700 00
Cash in Bank of Montreal, \$123,803.40; Royal Bank, \$25,723.90.....	149,527 30
Deposit with Underwriters' Association.....	850 00
Advance expenses, \$728.12; claims recoverable, \$3.....	<u>731 12</u>
Premiums due and uncollected on policies in force, viz.:	

Accident.....	\$ 54,744 36
Plate glass.....	7,353 92
Sickness.....	7,628 57
Employers' liability.....	173,178 71
Guarantee.....	<u>5,230 08</u>

Total..... \$ 248,135 64
Less reserve for commission..... 54,589 00

Net amount of outstanding and deferred premiums..... 193,546 64

Total assets in Canada..... \$ 882,779 39

SESSIONAL PAPER No. 8

THE OCEAN ACCIDENT AND GUARANTEE—*Continued.*

LIABILITIES IN CANADA.

Total amount of unpaid claims:—	
Accident, unadjusted.....	\$ 28,293 19
Plate glass, unadjusted.....	597 72
Sickness, unadjusted.....	945 59
Employers' liability, unadjusted.....	241,150 09
Guarantee claims, unadjusted.....	3,308 68
Special reserve for unknown claims.....	15,000 00
Accident (resisted, in suit).....	5,000 00
Total net amount of unpaid claims (of which \$28,200 accrued in previous years).....	\$ 294,295 27
Reserve of unearned premiums:—	
Accident.....	\$ 111,106 02
Plate glass.....	28,425 22
Sickness.....	15,644 72
Employers' liability.....	121,198 53
Guarantee.....	10,763 66
Total net reserve of unearned premiums, \$287,138.15; carried out at 80 per cent.....	229,710 52
Due and accrued for salaries, rent, etc.....	1,201 34
Due and accrued for taxes.....	6,003 00
Total amount of all liabilities in Canada.....	\$ 531,207 13

INCOME IN CANADA.

<i>Accident Risks.</i>	
Gross cash received for premiums.....	\$ 214,692 81
Deduct reinsurance.....	12,608 14
Net cash received for accident premiums.....	\$ 202,084 67
<i>Sickness Risks.</i>	
Gross cash received for premiums.....	\$ 31,115 60
Deduct reinsurance.....	2,497 65
Net cash received for sickness premiums.....	\$ 28,617 95
<i>Employers' Liability Risks.</i>	
Gross cash received for premiums.....	\$ 571,744 01
Deduct reinsurance.....	181 30
Net cash received for employers' liability premiums.....	\$ 571,562 71
<i>Guarantee Risks.</i>	
Gross cash received for premiums.....	\$ 18,056 40
Deduct reinsurance.....	357 01
Net cash received for guarantee premiums.....	\$ 17,699 39
<i>Plate Glass Risks.</i>	
Net cash received for plate glass premiums.....	\$ 26,047 98
Total net cash received for premiums.....	\$ 846,012 70
Received for interest.....	3,092 33
Total income in Canada.....	\$ 849,105 03

EXPENDITURE IN CANADA.

<i>Accident Risks.</i>	
Net amount paid for claims occurring in previous years.....	\$ 21,050 75
Amount paid for claims occurring during the year.....	\$ 82,611 81
Deduct reinsurance.....	2,879 35
Net amount paid for said claims.....	\$ 79,732 46
Total net amount paid for accident claims.....	\$ 100,783 21

4 GEORGE V., A. 1914

THE OCEAN ACCIDENT AND GUARANTEE—Continued.

EXPENDITURE IN CANADA—Concluded.

Sickness Risks.

Net amount paid for claims occurring in previous years.....	\$ 3,019 75
Amount paid for claims occurring during the year.....	\$ 6,664 41
Deduct reinsurance.....	853 16
Net amount paid for said claims.....	\$ 5,811 25
Total net amount paid for sickness claims.....	\$ 8,831 00

Employers' Liability Risks.

Net amount paid for claims occurring in previous years.....	\$ 75,375 63
Net amount paid for claims occurring during the year.....	152,510 81
Total net amount paid for employers' liability claims.....	\$ 227,886 44

Plate Glass Risks.

Net amount paid for claims occurring in previous years.....	\$ 67 48
Net amount paid for claims occurring during the year.....	12,792 28
Total net amount paid for plate glass claims.....	\$ 12,859 76

Guarantee Risks.

Net amount paid for claims occurring in previous years.....	\$ 3,286 84
Net amount paid for claims occurring during the year.....	2,151 32
Total net amount paid for guarantee claims.....	\$ 5,438 16

Total net amount paid for all claims.....	\$ 355,798 57
Commission or brokerage.....	238,937 50
Paid for salaries of officials, \$37,080.05; auditors' and directors' fees, \$5,646.34; travelling expenses, \$1,685.60.....	44,411 99
TRACES.....	7,413 28
Miscellaneous payments: Printing and stationery, \$8,246.25; advertising, \$2,323.12; rent, \$3,216.20; office furniture and fittings, \$2,197.50; general expenses, \$596.53; postage, telephones, telegrams and express, \$3,447.71; legal expenses and medical examiners' fees, \$2,169.94; bad debts, \$493.76.....	22,691 01
Total expenditure in Canada.....	\$ 669,252 35

RISKS AND PREMIUMS IN CANADA.

Accident Risks.

	Amount.	Premiums thereon.
Gross policies in force at date of last statement.....	\$ 29,319,100	\$ 222,474 35
Taken during the year, new.....	9,909,930	95,292 99
Taken during the year, renewed.....	20,150,200	136,605 20
Total.....	\$ 59,379,230	\$ 454,372 54
Deduct terminated.....	29,468,850	219,552 35
Gross in force at end of year.....	\$ 29,910,380	\$ 234,820 19
Deduct reinsured.....	2,038,250	12,608 14
Net in force at December 31, 1913.....	\$ 27,872,130	\$ 222,212 05

Employers' Liability Risks.

Gross policies in force at date of last statement.....	\$ 18,089,400	\$ 271,911 35
Taken during the year, new.....	22,754,928	655,517 28
Taken during the year, renewed.....	50,000	2,224 64
Total.....	\$ 40,894,328	\$ 929,653 27
Deduct terminated.....	16,472,650	687,074 90
Gross in force at end of year.....	\$ 24,421,678	\$ 242,578 37
Deduct reinsured.....		181 30
Net in force at December 31, 1913.....	\$ 24,421,678	\$ 242,397 07

SESSIONAL PAPER No. 8

THE OCEAN ACCIDENT AND GUARANTEE—*Continued.*RISKS AND PREMIUMS IN CANADA—*Concluded.*

<i>Sickness Risks.</i>	Amount.	Premiums thereon.
Gross policies in force at date of last statement.....	\$ 34,524 50	
Taken during the year, new.....	10,901 59	
Taken during the year, renewed.....	22,338 35	
Total.....	\$ 67,764 44	
Deduct terminated.....	33,977 35	
Gross in force at end of year.....	\$ 33,787 09	
Deduct reinsured.....	2,497 65	
Net in force at December 31, 1913.....	\$ 31,289 44	
<i>Plate Glass Risks.</i>		
Gross policies in force at date of last statement.....	\$ 43,623 99	
Taken during the year, new.....	29,415 71	
Total.....	\$ 73,039 70	
Deduct terminated.....	17,582 20	
Gross and net in force at December 31, 1913.....	\$ 55,457 50	
<i>Guarantee Risks.</i>		
Gross policies in force at date of last statement.....	\$ 1,177,150	\$ 4,702 22
Taken during the year, new.....	5,748,705	22,712 27
Taken during the year, renewed.....	19,300	95 00
Total.....	\$ 6,945,155	\$ 27,509 49
Deduct terminated.....	1,433,425	5,625 15
Gross in force at end of year.....	\$ 5,511,730	\$ 21,884 34
Deduct reinsured.....	127,000	357 01
Net in force at December 31, 1913.....	\$ 5,384,730	\$ 21,527 33
Total net amount in force.....		\$57,678,538 00
Total premiums thereon.....		572,883 39

THE OCEAN ACCIDENT AND GUARANTEE — *Concluded.*
GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1913.

REVENUE ACCOUNT.

	£	s.	d.	£	s.	d.
To Balance of Revenue Account 31st December, 1912, including 17s. 9d. proportion of premiums unearned.....	1,391,468	15	8			
Deduct dividend for year 1912.....	77,538	12	0			
	1,313,930	3	8			
To premiums, less reinsurances and bonus to assured.....	2,148,882	5	4			
To interest, dividends and rents, less provision for depreciation of leaseholds.....	86,470	12	9			
	1,400,402	5	9			
	107,344	17	3			
	295,859	4	9			
	408,033	9	1			
	1,627,443	4	11			
	£ 3,549,283	1	9			
By compensation paid and incidental expenses.....				1,073,202	5	9
Deduct provision for claims outstanding, 31st Dec., 1912.....				643,600	0	0
				429,602	5	9
Add provision for claims outstanding 31st Dec., 1913.....				711,000	0	0
By printing and stationery, advertising, postage, travelling expenses, &c.....						
By expenses of management, inclusive of salaries, rent at head office and branches, directors' remuneration, and auditors' fees.....						
By commissions, including provision for commission in respect of agents' balances.....						
By balance, including £771,581 17s. 2d. proportion of premiums unearned, carried to balance sheet.....						
				£ 3,549,283	1	9

SESSIONAL PAPER No. 8

BALANCE SHEET.			
	£	s.	d.
To shareholders' capital—			
Authorized—			
200,000 shares of £5 each.....	£ 1,000,000	0	0
Subscribed—			
12,000 shares of £5 each (fully paid).....	£ 60,000	0	0
112,368 shares of £5 each (£1 per share paid).....	561,540	0	0
<u>124,368</u>	<u>£ 621,540</u>	<u>0</u>	<u>0</u>
Less uncalled capital.....	449,232	0	0
To sundry accounts pending.....	173,308	0	0
To reinsurance and other funds.....	51,187	13	5
To unclaimed dividends.....	42,359	10	4
To Staff Provident Fund.....	168	6	11
To Capital Redemption Fund.....	15,437	10	0
To General Insurance Fund, viz.—	14,294	5	3
Provision for claims outstanding.....	£ 711,000	0	0
Investment Reserve and General Contingency Fund.....	71,706	11	1
Reserve Fund.....	£ 782,706	11	1
Balance from Revenue Account, including £771,581 17s. 2d. proportion of premiums unearned.....	300,000	0	0
Less amount transferred to Investment Reserve and General Contingency Fund above.....	40,000	0	0
	1,587,443	4	11
	2,670,149	16	0
	£ 2,965,905	1	11
By investments, viz. —			
British Government securities.....	84,430	0	0
Indian and Colonial Government securities.....	108,064	19	10
" " Provincial securities.....	29,549	14	3
" " Municipal ".....	77,782	18	9
Foreign Government securities.....	178,836	7	6
" " Provincial securities.....	178,836	7	6
" " Municipal securities.....	28,300	0	0
Railway and other debentures and debenture stocks—	118,111	18	5
Home, Indian and Colonial.....	148,227	2	8
United States Railway bonds.....	892,574	9	1
Railway and other debentures and debenture stocks—	300,285	5	9
Foreign.....	40,244	6	10
Railway ordinary stocks and shares.....	81,092	16	9
By mortgages on freehold and leasehold properties	211,066	3	5
By freehold and leasehold premises (less depreciation) being the corporation's head office and branches.....	209,004	3	3
By rents due from tenants and other balances.....	36,673	17	2
By balances at branches and agents' balances (less provision for commission, cancellments and non-renewals).....	239,406	3	7
By cash at bankers and in hand.....	107,340	9	5
On current and deposit account and in hand.....	14,294	5	3
By investments in trustees' hands to meet Capital Redemption Fund.....			

THE OCEAN MARINE INSURANCE COMPANY, LIMITED.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1913.

Chairman—A. H. CAMPBELL. Principal Office—London, England.
 Chief Agents in Canada— Head Office in Canada—Montreal.
 ROBT. HAMPSON & SON, (LIMITED).

(Organized, 1859. Incorporated, 1888. Commenced business in Canada, 1898.)

CAPITAL.

Amount of capital authorized and subscribed for.....	£ 1,000,000	\$ 4,866,666 67
Amount paid thereon in cash.....	100,000	486,666 67

ASSETS IN CANADA.

Bonds in deposit with the Receiver General, viz:—

	Pur value.	Market value.
Can. Nor. Ont. Ry. 1st mtge. deb. stock, (g'teed. by Dominion of Canada), 1961, 3½ p.c.....	\$ 132,860 00	\$ 111,602 40
Carried out at market value.....		\$ 111,602 40
Total assets in Canada.....		\$ 111,602 40

LIABILITIES IN CANADA.

Nil.

INCOME IN CANADA.

Net cash received for inland transportation premiums.....	\$ 15,574 22
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EXPENDITURE IN CANADA.

Net amount paid for claims occurring in previous years.....	\$ 575 00
Amount paid for claims occurring during the year.....	\$ 20 00
Deduct salvages and reinsurances.....	10 76
Net amount paid for said claims.....	\$ 9 24
Total net amount paid for inland transportation claims.....	\$ 584 24
Paid for commission or brokerage.....	2,874 42
Paid for taxes.....	39 64
All other expenditure: Printing and stationery, \$131.50; sundries, \$40; legal expenses, \$25.....	196 50
Total expenditure in Canada.....	\$ 3,694 80

RISKS AND PREMIUMS IN CANADA.

Inland Transportation Risks.	Amount.	Premiums.
Policies taken during the year.....	\$ 76,660,559	\$ 15,574 22
Deduct terminated.....	76,660,559	15,574 22

(For General Business Statement, see Appendix.)

SESSIONAL PAPER No. 8

THE PROTECTIVE ASSOCIATION OF CANADA.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1913.

President—J. T. FARISH.
Principal Office—Granby, Que.

Secretary and Manager—
E. E. GLEASON.

(Incorporated by an Act of the Parliament of Canada, March 22, 1907. Dominion license issued June 18, 1907.)

CAPITAL.

Amount of joint stock capital authorized and subscribed for.....	\$	50,000 00
Amount paid thereon in cash.....		20,000 00

(For List of Shareholders, see Appendix.)

ASSETS.

Bonds and debentures owned by the Company:—

	Par value.	Book value.	Market value.
*Village of Granby debs., 1936, 4 p. c.....	\$ 16,000 00	\$ 16,000 00	\$ 12,800 00
*City of Port Arthur, 1925, 5 p. c.....	2,000 00	1,960 00	1,940 00
City of Prince Albert bonds, 1942, 4½ p. c.....	5,000 00	4,123 00	4,100 00
City of Regina bonds, 1928, 5 p. c.....	5,000 00	4,874 00	4,850 00
City of Fort William bonds, 1941, 4½ p. c.....	5,000 00	4,625 50	4,450 00
City of Edmonton bonds, 1914-1956, 4½ p. c.....	4,963 80	4,579 48	4,467 42
Total par, book and market values.....	\$ 37,963 80	\$ 36,161 98	\$ 32,607 42
Carried out at book value.....			\$ 36,161 98
Cash at head office.....			713 38
Cash in banks, viz:—			
Canadian Bank of Commerce, Granby, Que.....		\$ 19,211 09	
Bank of Ottawa, Granby, Que.....		5,117 88	
Total cash in banks.....			24,328 97
Total ledger assets.....			\$ 61,204 33
Market value of debentures under book value.....			3,554 56
			\$ 57,649 77

OTHER ASSETS.

Office furniture.....	\$	935 78
Interest accrued.....		458 99
Net amount of outstanding premiums.....		3,845 23
Total assets.....	\$	62,889 77

*On deposit with Receiver General.

THE PROTECTIVE ASSOCIATION—*Concluded.*

LIABILITIES.

Outstanding accident claims, unadjusted.....	\$3,823 17
Outstanding sickness claims, unadjusted.....	7,032 43
Total net amount of unpaid claims.....	\$ 10,855 60
Reserve of unearned premiums, \$35,652; carried out at 80 per cent.....	28,521 60
Due and accrued for salaries, rent, etc.....	1,204 66
Taxes due and accrued.....	235 02
Total liabilities.....	\$ 40,816 88
Excess of assets over liabilities.....	\$ 22,072 89
Capital stock paid in cash.....	20,000 00
Surplus over liabilities and capital.....	\$ 2,072 89

INCOME.

Gross cash received for accident and sickness premiums.....	\$ 142,500 35
Deduct return premiums.....	489 15
Total net cash received for premiums.....	\$ 142,011 20
Received for interest.....	987 83
Total income.....	\$ 142,999 03

EXPENDITURE.

Accident Risks.

Net amount paid for claims occurring in previous years.....	\$ 5,304 85
Amount paid for claims occurring during the year.....	31,571 19
Total net amount paid for accident claims.....	\$ 36,876 04

Sickness Risks.

Net amount paid for claims occurring in previous years.....	\$ 4,482 15
Amount paid for claims occurring during the year.....	35,344 22
Total net amount paid for sickness claims.....	\$ 39,826 37

Total net amount paid for all claims.....	\$ 76,702 41
Commission or brokerage.....	22,596 30
Paid for: salaries of officials, \$10,714.44; do., of agents, \$9,107.14; auditors' fees, \$110.50; travelling expenses, \$3,817.82.....	23,749 90
Taxes.....	1,014 36
Miscellaneous payments, viz.: Office furniture and fixtures, \$197.28; postage, telegrams, telephone and express, \$1,442; printing, stationery and advertising, \$1,809.08; rent, \$3,4.63; sundries, \$228.33; medical, \$2,657.25.....	6,728 57
Total expenditure.....	\$ 130,791 54

SYNOPSIS OF LEDGER ACCOUNTS.

Net ledger assets, Dec. 31, 1912.....	\$ 48,996 79
Amount of cash income above.....	142,999 08
Total.....	\$ 191,995 87
Expenditure as above.....	130,791 54
Balance, net ledger assets, at Dec. 31, 1913.....	\$ 61,204 33

RISKS AND PREMIUMS.

Accident and Sickness Risks.

	No.	Premiums.
Gross policies in force at date of last statement...	9,915	\$ 118,080
Policies taken during the year, new.....	4,313	51,756
Policies in force December 31, 1913.....	11,910	142,920

SESSIONAL PAPER No. 8

RAILWAY PASSENGERS ASSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1913.

President—	Chief Agent in Canada—
HON. CHAS. NAPIER LAWRENCE.	FRANK H. RUSSELL.
Secretary—ARTHUR WORLEY.	Principal Office—
Head office in Canada—Toronto.	64 Cornhill, London, E.C., Eng.

(Organized March, 1849. Licensed to do business in Canada November 27, 1902.)

CAPITAL.

Amount of joint stock capital authorized and subscribed for.....	£1,000 000stg
Amount paid thereon in cash	<u>200,000 "</u>

ASSETS IN CANADA.

Bonds on deposit with Receiver General, viz.:—

	Par value.	Market value.
India Govt. stock (1894), 1948, or later, 3 p. c.....	\$ 79,599 75	\$ 57,311 46
East India Ry. deb. stock (1899), 1929, or later on 12 mos. ¹		
notice, 3 p. c.....	45,454 67	32,272 81
British Consols, 1923 or later, 2½ p. c.....	12,166 66	8,760 00
City of Toronto debts., 1948, 4 p. c.....	48,666 67	42,340 00
Total par and market values.....	<u>\$ 185,887 75</u>	<u>140,684 27</u>

Carried out at market value	\$ 140,684 27
Cash at head office in Canada.....	1,386 56
Deposit with Underwriters' Association.....	617 29
Office furniture.....	<u>1,300 00</u>

Gross amount of outstanding premiums, viz:—

Accident.....	\$ 9,615 54
Guarantee.....	579 96
Employers' liability.....	7,769 21
Sickness.....	2,403 88
Plate glass.....	98 79
Automobile.....	<u>42 00</u>

Total outstanding premiums, \$30,309.38; less estimated commission, \$5,263.81	15,045 57
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Total assets in Canada.....	<u>\$ 159,033 69</u>
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LIABILITIES IN CANADA.

Net amount of outstanding claims, viz:—

Accident, adjusted but unpaid.....	\$ 27 50
Accident, unadjusted.....	3,221 92
Accident, resisted—not in suit.....	105 00
Guarantee, unadjusted.....	7,814 37
Plate glass, unadjusted.....	227 00
Plate glass, resisted—not in suit.....	50 00
Sickness, adjusted but unpaid.....	39 28
Sickness, unadjusted.....	2,267 85
Employers' liability, adjusted but unpaid.....	106 86
Employers' liability, unadjusted.....	15,817 34
Automobile.....	<u>1,015 00</u>

Total net amount of outstanding claims (\$725, accident; \$4,350, employers' liability, accrued in previous years).....	\$ 30,692 12
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4 GEORGE V., A. 1914

RAILWAY PASSENGERS—*Continued.*LIABILITIES IN CANADA—*Concluded.*

Reserved of unearned premiums, viz.:—

On accident business.....	\$ 41,181 74
On guarantee business.....	6,817 19
On sickness liability business.....	10,295 43
On employers' liability business.....	37,067 62
On plate glass business.....	1,765 85
On automobile business.....	5,947 63

Total, \$103,075.46; carried out at 80 per cent. \$ 82,400 37

Borrowed money..... 510 38

Taxes due and accrued..... 1,300 00

Total liabilities in Canada..... \$ 114,962 87

INCOME IN CANADA.

Guarantee Risks.

Gross cash received for premiums.....	\$ 16,663 42
Deduct reinsurances, \$1,172.87; return premiums, \$717.99.....	1,890 86

Net cash received for guarantee premiums..... \$ 14,772 56

Accident Risks.

Gross cash received for premiums.....	\$ 76,236 50
Deduct reinsurance, \$87.76; return premiums, \$3,055.14.....	3,142 90

Net cash received for accident premiums..... \$ 73,093 60

Employers' Liability Risks.

Gross cash received for premiums.....	\$ 83,390 15
Deduct return premiums.....	9,855 42

Net cash received for employers' liability premiums..... \$ 73,534 73

Sickness Risks.

Gross cash received for premiums.....	\$ 19,059 12
Deduct reinsurance, \$21.94; return premiums, \$671.59.....	693 53

Net cash received for sickness premiums..... \$ 18,365 59

Plate Glass Risks.

Gross cash received for premiums.....	\$ 3,938 45
Deduct return premiums.....	175 13

Net cash received for plate glass premiums..... \$ 3,763 32

Automobile Risks.

Gross cash received for premiums.....	\$ 10,284 11
Deduct return premiums.....	1,742 61

Net cash received for automobile premiums..... \$ 8,541 50

Total net cash received for premiums..... \$ 192,071 30

Total income in Canada..... \$ 192,071 30

EXPENDITURE IN CANADA.

Accident Risks.

Net amount paid for claims occurring in previous years..... \$ 2,009 26

Amount paid for claims occurring during the year..... \$ 13,238 75

Deduct reinsurances..... 233 93

Net amount paid for said claims..... \$ 13,004 82

Total net amount paid for accident claims..... \$ 15,104 08

SESSIONAL PAPER No. 8

RAILWAY PASSENGERS—Continued.

EXPENDITURE IN CANADA—Concluded.

Employers' Liability Risks.

Net amount paid for claims occurring in previous years.....	\$ 8,653 82
Amount paid for claims occurring during the year.....	14,960 27
Total net amount paid for employers' liability claims.....	\$ 23,614 09

Sickness Risks.

Net amount paid for claims occurring in previous years.....	\$ 1,132 86
Amount paid for claims occurring during the year.....	7,626 79
Total net amount paid for sickness claims.....	\$ 8,759 65

Guarantee Risks.

Net amount paid for claims occurring in previous years.....	\$ 72 08
Amount paid for claims occurring during the year.....	403 73
Total net amount paid for guarantee claims.....	\$ 475 81

Plate Glass Risks.

Net amount paid for claims occurring in previous years.....	\$ 44 87
Amount paid for claims occurring during the year.....	622 04
Total net amount paid for plate glass claims.....	\$ 666 91

Automobile Risks.

Net amount paid for claims occurring in previous years.....	\$ 1,257 81
Amount paid for claims occurring during the year.....	227 30
Total net amount paid for automobile claims.....	\$ 1,485 11

Total net amounts paid for all claims.....	\$ 50 105 65
Paid for commission or brokerage.....	49,747 02
Paid for salaries of officials, \$16,831.16; travelling expenses, \$2,733.77; London and Winnipeg branches, \$957.70; association fees, \$239.76; auditors' fees, \$250; other fees, \$281.10..	21,293 49
Paid for taxes.....	2,434 42
All other expenditure, viz.: Advertising, \$865.69; rent, \$2,800.08; printing and stationery, \$3,520.63; postage, express, telegrams and telephone, \$1,440.98; medical fees, \$327; office furniture and fixtures, \$330.28; legal expenses, \$460.58; bank exchange, \$168.44; sundries, \$297.51; suspense account, \$993.93.....	11,205 12
Total expenditure in Canada.....	\$ 134,785 70

RISKS AND PREMIUMS IN CANADA.

<i>Accident Risks.</i>	No.	Amount.	Premiums thereon.
Gross policies in force at beginning of year.....	3,840	\$ 9,402,350	\$ 67,215 00
Policies taken during the year, new.....	1,705	4,401,675	30,580 70
Policies taken during the year, renewed.....	2,802	6,905,950	55,207 91
Total.....	8,347	\$ 20,709,975	\$ 153,003 61
Deduct terminated.....	4,097	10,219,000	70,552 36
Gross in force at end of year.....	4,250	\$ 10,490,975	\$ 82,451 25
Deduct reinsured.....		57,000	87 76
Net in force at December 31, 1913.....	4,250	\$ 10,433,975	\$ 82,363 49
<i>Employers' Liability Risks.</i>			
Gross policies in force at beginning of year.....	303	\$ 3,023,000	\$ 66,410 34
Policies taken during the year, new.....	246	2,460,000	53,090 86
Policies taken during the year, renewed.....	149	1,490,000	25,563 81
Total.....	698	\$ 6,973,000	\$ 145,065 01
Deduct terminated.....	344	3,433,000	72,980 33
Gross and net in force at December 31, 1913.....	354	\$ 3,540,000	\$ 72,084 68

4 GEORGE V., A. 1914

RAILWAY PASSENGERS—*Concluded.*RISKS AND PREMIUMS IN CANADA—*Concluded.*

<i>Guarantee Risks.</i>	No.	Amount.	Premiums thereon.
Gross policies in force at beginning of year.....	459	\$ 3,255,633	\$ 12,107 25
Policies taken during the year, new	273	2,500,500	9,162 13
Policies taken during the year, renewed.....	250	1,798,800	6,597 73
Total.....	982	\$ 7,554,933	\$ 27,867 11
Deduct terminated.....	517	3,944,133	13,059 87
Gross in force at December 31, 1913.....	465	\$ 3,610,800	\$ 14,807 24
Deduct reinsured.....		734,800	1,172 87
Net in force at December 31, 1913.....	465	\$ 2,876,000	\$ 13,634 37

Sickness Risks (No. and Amount, combined with Accident).

	Premiums.
Gross policies in force at beginning of year.....	\$ 16,803 75
Taken during the year, new.....	7,645 17
Taken during the year, renewed.....	13,801 97
Total.....	\$ 38,250 89
Deduct terminated	17,638 09
Gross in force at December 31, 1913.....	\$ 20,612 80
Deduct reinsured.....	21 94
Net in force at December 31, 1913.....	\$ 20,590 86

Plate Glass Risks.

	No.	Amount.	Premiums.
Gross policies in force at date of last statement....	50		\$ 936 46
Taken during the year, new.....	69		3,516 73
Taken during the year, renewed.....	17		414 28
Total.....	136		\$ 4,867 47
Deduct terminated.....	49		1,308 70
Gross and net in force at December 31, 1913.....	87		\$ 3,558 77

Automobile Risks.

Gross policies in force at date of last statement....	93		\$ 5,379 85
Taken during the year, new.....	137		7,639 36
Taken during the year, renewed.....	39		2,241 90
Total.....	269		\$ 15,261 11
Deduct terminated.....	60		3,365 85
Gross and net in force at December 31, 1913.....	209		\$ 11,895 26

Total number of policies in force at date.....	5,365
Total net amount in force.....	\$16,849,975 00
Total net premiums thereon.....	204,127 43

(For General Business Statement, see Appendix.)

SESSIONAL PAPER No. 8

THE RIDGELY PROTECTIVE ASSOCIATION.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1913.

President—FRANCIS A. HARRINGTON. Secretary—AUSTIN A. HEATH.
Principal Office—Worcester, Mass.
Head Office in Canada—Chief Agent in Canada—
Hamilton, Ont. FRED CLARINGBOWL.
(Incorporated 1894. Dominion license issued September 30, 1913.)

CAPITAL.

Amount of capital authorized, subscribed for and paid up in cash.....\$ 100,000 00

ASSETS IN CANADA.

Bonds on deposit with Receiver General, viz.:—

	Par value.	Market value.
City of Toronto debts., 1922, 4 p.c.	\$ 18,000 00	\$ 16,920 00
City of Halifax Cons. Fund debts., 1945, 4 p.c.	10,000 00	8,700 00
Total on deposit with Receiver General.....	\$ 28,000 00	\$ 25,620 00

Carried out at market value.....\$ 25,620 00
Interest accrued.....560 00

Total assets in Canada.....\$ 26,180 00

LIABILITIES IN CANADA.

Net amount of outstanding claims, viz.:—

Accident, unadjusted	\$ 59 25
Sickness, unadjusted.....	237 00

Total net amount of outstanding claims.....\$ 296 25

Reserve of unearned premiums: accident and sickness, \$114.33; carried out at 80 per cent... 91 46

Total liabilities in Canada.....\$ 387 71

INCOME IN CANADA.

Total net cash received from accident and sickness premiums.....\$ 2,498 00
Received from policy fees.....106 00

Total income in Canada.....\$ 2,604 00

EXPENDITURE IN CANADA.

Total net amount paid for accident claims.....	\$ 335 10
Total net amount paid for sickness claims.....	741 01

Total net amount paid for all claims.....\$ 1,076 11

Commission or brokerage.....182 50

Miscellaneous payments, viz.:—Legal and organization fees.....517 00

Total expenditure in Canada.....\$ 1,775 61

4 GEORGE V., A. 1914

THE RIDGELY PROTECTIVE—*Concluded.*

RISKS AND PREMIUMS IN CANADA.

	No.	Amount	Premiums thereon.
Policies taken during the year, new.....			\$ 2,498 00
Deduct terminated.....			1,835 00
Gross and net in force at December 31, 1913.....	202		\$ 663 00

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1913.

LEDGER ASSETS.

Book value of bonds owned.....	\$ 400,166 50
Cash on hand, in trust companies and in banks.....	50,075 63
Total ledger assets.....	\$ 450,242 13

NON-LEDGER ASSETS.

Interest accrued.....	6,658 63
Gross assets.....	\$ 456,900 76
Deduct assets not admitted.....	41,055 92
Total admitted assets.....	\$ 415,844 84

LIABILITIES.

Total amount of unpaid losses.....	\$ 53,089 75
Expenses of investigation and adjustment of claims (estimated).....	572 88
Total unearned premiums.....	21,367 14
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued.....	1,263 15
Federal, State and other taxes (estimated).....	6,994 97
Advance premiums.....	5,481 00
Total liabilities, except paid up capital.....	\$ 88,768 80
Capital stock paid up.....	100,000 00
Surplus beyond capital and other liabilities.....	227,075 95
Total liabilities.....	\$ 415,844 84

INCOME.

Net cash received for premiums.....	\$ 349,748 39
Policy fees required or represented by applications.....	49,140 50
Received for interest and dividends.....	18,276 38
Gross profit on sale or maturity of bonds.....	80 00
All other income.....	68 20
Total income.....	\$ 417,313 47

EXPENDITURE.

Net amount paid for losses.....	\$ 209,149 81
Investigation and adjustment of claims.....	4,332 28
Policy fees retained by agents.....	48,178 50
Commissions or brokerage.....	18,768 43
Dividends and interest to stockholders.....	5,000 00
Salaries, fees and all other compensation of officers, directors, trustees and home office employees.....	49,910 65
Salaries, travelling and all other expenses of agents not on commission account.....	8,478 61
Rents.....	1,866 34
State taxes, on premiums, Insurance Department licenses and fees.....	8,420 19
All other licenses, fees and taxes.....	2,089 43
Agents' balances charged off.....	27 66
Gross decrease by adjustment, in book value of bonds.....	233 00
All other expenditure.....	13,537 14
Total expenditure.....	\$ 369,997 04

EXHIBIT OF PREMIUMS.

Premiums on policies written or renewed during the year.....	\$ 350,175 50
Premiums on risks expired and terminated.....	336,326 00
Premiums on policies in force at end of year.....	106,095 25

SESSIONAL PAPER No. 8

THE TITLE AND TRUST COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1913.

President—E. F. B. JOHNSTON, K.C. Secretary—J. M. PRENTISS.
 Vice-President— Manager and Chief Agent—
 HON. W. A. CHARLTON. JOHN J. GIBSON.
 Principal Office—Toronto.

(Incorporated by an Act of Parliament of Canada, 4-5 Edward VII, cap. 162, July 20, 1905. Dominion license issued July 19, 1907.)

CAPITAL.

Amount of joint stock capital authorized.....	\$ 1,000,000 00
Amount subscribed for.....	273,000 00
Amount paid thereon in cash.....	165,650 00

(For List of Shareholders, see Appendix.)

ASSETS.

Amount secured by way of loans on real estate by bond or mortgage, first liens.....	\$ 44,842 54
The same, second liens.....	5,937 50
Amount of loans secured by stocks.....	7,801 50

	Par value.	Market value.	Amount loaned thereon.
30 shares Provident Land Co. stock.....	\$ 3,000 00	\$ 9,000 00	\$ 2,100 00
75 shares Pacific Burt-Ltd., com. stock.....	7,500 00	2,100 00	1,501 50
60 shares Brazilian Traction stock.....	6,000 00	4,860 00	4,200 00
	<u>\$ 16,500 00</u>	<u>\$ 15,960 00</u>	<u>\$ 7,801 50</u>

Bonds and debentures owned, viz.:—

	Par value.	Book value.	Market value.
City of Port Arthur debts., 1927, 5 p.c.....	\$ 1,500 00	\$ 1,595 48	\$ 1,440 00
Town of Gananoque debts., 1933, 4 p.c.....	5,000 00	4,837 41	4,250 00
City of Fort William debts., 1927, 5 p.c.....	6,000 00	5,974 90	5,820 00
*City of Lettbridge debts., 1928, 5 p.c.....	55,000 00	57,213 42	51,700 00
*City of Fernie, B.C. debts., 1939, 5 p.c.....	10,000 00	10,000 00	8,600 00
*City of Moosejaw debts., 1949, 4½ p.c.....	6,000 00	6,000 00	5,220 00
*Municipality of Point Grey, B.C., debts., 1959, 5 p.c.....	6,000 00	6,336 72	5,340 00
Town of Yorkton, Sask. debts., 1941, 5 p.c.....	1,062 07	914 40	898 63
Town of Yorkton, Sask. debts., 1942, 5 p.c.....	1,115 17	968 72	932 02
Town of Montreal E. debts., 1953, 5 p.c.....	4,000 00	3,188 40	3,960 00
Town of North Battleford debts., 1942, 5½ p.c..	1,000 00	896 85	890 00
Town of Melville debts., 1952, 5 p.c.....	1,000 00	850 51	830 00
Town of Penetanguishene debts., 1925, 5 p.c....	1,951 52	1,855 20	1,882 44
R.C.S.D. of St. Paul, Sask. debts., 1928, 5 p.c....	1,334 34	1,153 94	1,160 83
Total par, book and market values. .	<u>\$ 100,993 10</u>	<u>\$ 101,785 95</u>	<u>\$ 92,943 97</u>

Carried out at book value.....	101,785 95
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Stocks owned, viz.:—

	Par value.	Book value.	Market value.
54 shares Provident Land Co.....	\$ 5,400 00	\$ 13,600 00	\$ 16,200 00
130 shares Brazilian Traction.....	13,000 00	11,773 74	10,530 00
8 shares Imperial Bank.....	800 00	1,769 00	1,688 00
8 shares Royal Bank.....	800 00	1,794 00	1,768 00
32 shares Dominion Bank.....	3,200 00	7,091 75	6,976 00
5 shares F. N. Burt Co., pref'd.....	500 00	473 75	465 00
Total par, book and market values .	<u>\$ 23,700 00</u>	<u>\$ 36,502 24</u>	<u>\$ 37,637 00</u>

*These debentures are held by the Receiver General, Ottawa, in respect of the Title insurance business of the company. The Port Arthur, Gananoque and Fort William debentures are held by the Department of Insurance, Ontario, in respect of the Trust and Title business of the company.

4 GEORGE V., A. 1914

THE TITLE AND TRUST COMPANY—*Concluded.*ASSETS—*Concluded.*

Carried out at book value.....	\$	36,502	24
Cash at head office		1,534	18
Cash in banks		8,020	21
Investment in Real Estate Syndicate.....		5,000	00
Total ledger assets.....	\$	211,424	12
Market value of bonds and debentures under book value.....		7,717	22

OTHER ASSETS.

Interest accrued.....	\$	2,754	98
Auto.....		500	00
Office furniture.....		2,070	16
Accounts receivable.....		75	74
Total assets.....	\$	209,107	78

LIABILITIES.

Cash dividends to stockholders remaining unpaid	\$	4,493	06
Total liabilities.....	\$	4,493	06
Excess of assets over liabilities.....	\$	204,614	72
Capital stock paid in cash.....		165,650	00
Surplus over liabilities and capital.....	\$	38,964	72

INCOME.

Net cash received for premiums.....	\$	350	56
Received for interest on investments and dividends on stocks.....		19,445	30
Total.....	\$	19,795	86
Total net income from trust business.....		26,012	72
Total.....	\$	45,808	58
Received for calls on capital.....		53,109	00
Total income.....	\$	98,908	58

EXPENDITURE.

Paid for salaries of officials, \$314.44; directors' fees, \$61; auditors' fees, \$10	\$	385	44
Taxes.....		160	46
Miscellaneous payments, viz.: General expenses, \$38.60; printing and stationery, \$21.33; postage, telephone, telegrams and express, \$23.14; advertising, \$38.90; legal expenses, \$3.13; rent, \$160.....		285	10
Total expenses (Title business).....	\$	831	00
Expenses of Trust business		23,295	99
Dividends paid during the year at 6 per cent.....		7,197	25
Total expenditure.....	\$	31,324	24

SYNOPSIS OF LEDGER ACCOUNTS.

Amount of net ledger assets at December 31, 1912.....	\$	143,839	78
Amount of cash income as above.....		98,908	58
Total.....	\$	242,748	36
Amount of expenditure as above.....		31,324	24
Balance, net ledger assets at December 31, 1913.....	\$	211,424	12

RISKS AND PREMIUMS.

<i>Title Risks.</i>	No.	Amount.	Premiums.
Taken during the year, new.....	16	\$ 76,430 50	\$ 350 56
Terminated during the year.....	33	97,131 00	

SESSIONAL PAPER No. 8

THE TRAVELERS INDEMNITY COMPANY, HARTFORD, CONN.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1913.

President—S. C. DUNHAM. Secretary—J. H. COBURN.
 Principal Office—Hartford, Conn.
 Head Office in Canada—Montreal. Chief Agent in Canada—F. F. PARKINS
 (Incorporated March 25, 1903. Dominion license issued April 29, 1913).

CAPITAL.

Amount of capital authorized, subscribed for and paid up in cash.....\$ 1,000,000 00

ASSETS IN CANADA.

Bonds on deposit with Receiver General, viz.:—

	Par value.	Market value.
City of Toronto debts., 1948, 4 p.c.....	\$ 109,500 00	\$ 95,265 00

Carried out at market value.....	\$	95,265 00
Interest accrued.....		2,190 00

Gross premiums due and uncollected on Canadian policies in force, viz.:—

Sickness.....	\$	7,199 82
Automobile.....		4,936 18
Steam boiler.....		3,314 10

Net amount of outstanding premiums, \$15,450.10; less commission, \$3,866.11.....11,583 99

Total assets in Canada.....	\$	109,038 99
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LIABILITIES IN CANADA.

Amount of unsettled claims, viz.:—

Sickness, unadjusted.....	\$	2,668 75
Automobile, unadjusted.....		8,818 02

Total net amount of unsettled claims.....	\$	11,486 77
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Reserve of unearned premiums

Sickness.....	\$	27,790 65
Automobile.....		20,818 83
Steam boiler.....		11,385 24

Total net reserve, \$59,994.72; carried out at 80 per cent.....		47,995 77
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Taxes due and accrued		394 94
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Total liabilities in Canada.....	\$	59,877 48
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INCOME IN CANADA.

Automobile Risks.

Gross cash received for premiums.....	\$	53,922 33
Deduct return premiums.....		6,288 69

Net cash received for said premiums.....	\$	47,633 64
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Sickness Risks.

Gross cash received for premiums.....	\$	58,241 48
Deduct return premiums.....		1,656 23

Net cash received for said premiums.....	\$	56,585 25
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4 GEORGE V., A. 1914

THE TRAVELERS INDEMNITY—*Continued.*INCOME IN CANADA—*Concluded.*

<i>Steam Boiler Risks.</i>	
Net cash received for steam boiler premiums.....	\$ 10,494 53
Deduct return premiums.....	259 51
Net cash received for said premiums.....	\$ 10,235 02
Total net cash received for all premiums.....	\$ 114,453 91
Received for interest on investments.....	2,190 00
Total income in Canada.....	\$ 116,643 91

EXPENDITURE IN CANADA.

<i>Sickness Risks.</i>	
Net amount paid for claims occurring in previous years.....	\$ 2,519 08
Net amount paid for claims occurring during the year.....	16,901 16
Total net amount paid for sickness claims.....	\$ 19,420 24
<i>Automobile Risks.</i>	
Net amount paid for claims occurring in previous years.....	\$ 3,350 04
Net amount paid for claims occurring during the year.....	11,210 64
Total net amount paid for automobile claims.....	\$ 14,560 68
Total net amount paid for all claims.....	\$ 33,980 92
Commission or brokerage.....	24,986 45
Salaries of officials, \$2,946.89; travelling expenses, \$354.82; adjusting expenses, \$30.....	3,331 71
Taxes.....	1,518 13
Miscellaneous payments, viz.: Medical examiners' fees, \$133; telegrams, telephone, express, printing and stationery, \$777.72; rent, \$928.37; legal expenses, \$132.50; exchange, \$34.29	2,005 88
Total expenditure in Canada.....	\$ 65,823 09

RISKS AND PREMIUMS IN CANADA.

	No.	Amount.	Premiums thereon.
<i>Sickness Risks.</i>			
Gross policies in force at date of last statement...	1,627		\$ 27,023 81
Taken during the year, new and renewed.....	4,935		63,785 07
Total.....	6,562		\$ 90,808 88
Deduct terminated.....	2,816		35,327 59
Gross and net in force at December 31, 1913.....	3,746		\$ 55,481 29
<i>Automobile Risks.</i>			
Gross policies in force at date of last statement...	589	\$ 5,890,000	\$ 31,112 86
Taken during the year, new and renewed.....	1,127	11,270,000	52,563 82
Total.....	1,716	\$ 17,160,000	\$ 83,682 68
Deduct terminated.....	1,000	10,000,000	42,045 03
Gross and net in force at December 31, 1913.....	716	\$ 7,160 000	\$ 41,637 65
<i>Steam Boiler Risks.</i>			
Gross policies in force at date of last statement...	24	\$ 395,000	\$ 2,057 35
Taken during the year, new and renewed.....	196	3,326,200	13,549 12
Total.....	220	\$ 3,721,200	\$ 15,606 47
Deduct terminated.....	6	90,000	266 72
Gross and net in force at December 31, 1913.....	214	\$ 3,631,200	\$ 15,339 75

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1913.

LEDGER ASSETS.

Mortgage loans on real estate, first liens.....	\$ 518,930 00
Loans secured by pledge of bonds, stocks or other collateral.....	67,550 00
Book value of bonds and stocks.....	1,659,849 62
Cash on hand, in trust companies and in banks.....	46,484 07
Premiums in course of collection.....	124,726 03
Total ledger assets.....	\$ 2,417,539 72

SESSIONAL PAPER No. 8

THE TRAVELERS INDEMNITY—*Concluded.*

NON-LEDGER ASSETS.

Interest due and accrued.....	\$ 32,225 22
Gross assets.....	\$ 2,449,764 94
Deduct assets not admitted.....	105,609 17
Total admitted assets.....	<u>\$ 2,344,155 77</u>

LIABILITIES.

Unpaid losses and claims.....	\$ 247,163 07
Expenses of investigation and adjustment of unpaid claims.....	19,949 99
Unearned premiums.....	593,442 18
Commissions, brokerage and other charges due or to become due to agents or brokers.....	24,900 18
Salaries, rents, expenses, bills, accounts, fees, etc., due and accrued.....	1,413 80
Federal, State and other taxes due or accrued (estimated).....	24,785 47
Advance premiums.....	200 03
Total liabilities, except capital stock.....	\$ 911,854 72
Capital stock paid up in cash.....	1,000,000 00
Surplus over all liabilities.....	432,301 05
Total liabilities.....	<u>\$ 2,344,155 77</u>

INCOME.

Total net cash received for premiums.....	\$ 1,039,384 09
Inspections.....	52,028 34
Interest and dividends.....	90,940 34
Increase in liabilities during the year on account of reinsurance treaties.....	2,600 00
Gross increase by adjustment in book value of bonds.....	2,082 22
Total income.....	<u>\$ 1,135,499 15</u>

DISBURSEMENTS.

Net amount paid for losses.....	\$ 271,689 01
Investigation and adjustment of claims.....	52,028 34
Paid stockholders for interest and dividends.....	80,000 00
Commissions or brokerage.....	199,217 43
Salaries, fees and all other compensation of officers, directors, trustees and home office employees.....	35,619 02
Salaries, travelling and all other expenses of agents not paid by commissions.....	52,349 73
Inspections.....	87,975 93
Rents.....	14,880 26
State taxes on premiums, Insurance Department licenses and fees.....	18,678 14
All other licenses, fees and taxes.....	14,212 11
Agents' balances charged off.....	162 58
Gross loss on sale or maturity of stocks.....	1,516 00
Gross decrease, by adjustment, in book value of bonds.....	1,233 00
All other expenditure.....	14,244 05
Total disbursements.....	<u>\$ 843,805 60</u>

EXHIBIT OF PREMIUMS.

	Premiums written or re- newed during the year.	Premiums terminated during the year.	Net premiums in force at Dec. 31, 1913.
Accident.....	\$ 50,736 91	\$ 46,757 64	\$ 43,466 27
Health.....	79,933 30	51,112 98	60,258 96
Liability.....	193,623 72	200,863 26	103,187 94
Fly wheel.....	10,913 47	13,123 86	16,328 54
Auto property damage.....	785,415 93	759,603 28	534,405 70
Steam boiler.....	259,060 42	190,771 12	379,967 13

THE TRAVELERS INSURANCE COMPANY, HARTFORD, CONN.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1913.

ACCIDENT DEPARTMENT—CANADIAN BUSINESS.

ASSETS IN CANADA.

(For invested Assets, see Life Statement.)

Gross premiums due and uncollected on policies in force:—	
Accident.....	\$ 19,394 24
Employers' liability.....	31,689 91
Total.....	\$ 51,084 15
Less commissions.....	11,135 86
Net amount of outstanding premiums.....	\$ 39,948 29

LIABILITIES IN CANADA.

Amount of accident claims, adjusted but unpaid.....	\$ 307 36
Amount of accident claims, unadjusted.....	13,067 50
Amount of employers' liability claims unadjusted.....	80,229 36
Total net amount of unsettled claims.....	\$ 99,604 22
Reserve of unearned premiums, viz.:—	
Accident risks.....	\$ 104,017 32
Employers' liability risks.....	75,760 61
Ten premium accident risks.....	23,466 00
Total, \$203,243.93; carried out at 80 per cent.....	162,595 14
Due and accrued for salaries, rent, advertising, agency and other expenses.....	2,999 07
Due and accrued for taxes.....	1,834 34
Total liabilities in Canada.....	\$ 267,032 77

INCOME IN CANADA.

Accident Risks.

Gross cash received for premiums.....	\$ 246,211 58
Deduct return premiums.....	4,422 24
Net cash received for accident premiums.....	\$ 241,789 34

Employers' Liability Risks.

Gross cash received for premiums.....	\$ 218,600 28
Deduct return premiums.....	9,151 62
Net cash received for employers' liability premiums.....	\$ 209,448 66
Total net cash received for premiums.....	\$ 451,238 00
Total income in Canada.....	\$ 451,238 00

SESSIONAL PAPER No. 8

THE TRAVELERS—Continued.

EXPENDITURE IN CANADA.

<i>Accident Risks.</i>	
Net amount paid for claims occurring in previous years.....	\$ 9,481 40
Amount paid for claims occurring during the year.....	75,038 22
Total net amount paid for accident claims.....	\$ 84,519 62
<i>Employers' Liability Risks.</i>	
Net amount paid for claims occurring in previous years.....	\$ 31,978 22
Amount paid for claims occurring during the year.....	54,295 93
Total net amount paid for employers' liability claims.....	\$ 86,274 15
Total net amount paid for claims.....	\$ 170,793 77
Paid for commission or brokerage.....	108,495 60
Paid for salaries of officials, \$38,379.78; travelling expenses, \$8,962.09.....	47,341 87
Paid for taxes.....	4,716 46
Miscellaneous expenses, viz.: Legal expenses, \$3,648.78; exchange, \$321.03; telegrams, telephones and express, printing and stationery, \$4,201.43; medical fees, \$1,335.90; rent, \$8,543.51; postage, \$1,246.99; adjusting, \$1,399.19.....	23,696 83
Total expenditure in Canada.....	\$ 355,044 53

RISKS AND PREMIUMS IN CANADA.

<i>Accident Risks.</i>	No.	Amount.	Premiums thereon.
Gross policies in force at date of last statement...	11,681	\$ 50,101,580	\$ 200,451 15
Taken during the year, new and renewed.....	15,850	66,359,962	261,183 58
Total.....	27,531	\$116,461,542	\$ 461,634 73
Deduct terminated.....	15,457	64,380,705	253,600 10
Gross and net in force at December 31, 1913.....	12,074	\$ 52,080,837	\$ 208,034 63
<i>Employers' Liability Risks.</i>			
Gross policies in force at date of last statement...	970	\$ 9,700,000	\$ 144,483 20
Taken during the year, new and renewed.....	1,327	13,270,000	241,138 57
Total.....	2,297	\$ 22,970,000	\$ 385,621 77
Deduct terminated.....	1,234	12,340,000	234,415 53
Gross and net in force at December 31, 1913.....	1,063	\$ 10,630,000	\$ 151,206 24

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1913.

INCOME.

Total premium income.....	\$13,141,348 23
Inspections.....	2,653 51
Cash received for interest and dividends.....	706,770 35
Agents' balances previously charged off.....	329 85
Gross profit on sale or maturity of bonds and stocks.....	414 78
Gross increase, by adjustment, in book value of bonds.....	16,645 01
From other sources.....	8,693 29
Total income.....	\$13,876,855 02

DISBURSEMENTS.

Net amount paid for accident, employers' liability and health losses.....	\$ 6,590,881 80
Matured endowments and surrender values under ten premium accident policies.....	18,804 90
Investigation and adjustment of claims.....	1,051,599 03
Paid stockholders for interest and dividends.....	1,520,000 00
Commissions or brokerage.....	3,058,358 24
Salaries, travelling and all other expenses of agents not paid by commission.....	689,849 14
Salaries, travelling and other expenses of pay roll auditors.....	148,445 23
Salaries, fees and all other compensation of officers, directors, trustees, and home office employees.....	519,318 51
Medical examiners' fees and salaries.....	13,721 17
Inspections.....	331,548 17

THE TRAVELERS—Continued.

DISBURSEMENTS—Concluded.

Travelling expenses, home office.....	\$ 28,273 01
State taxes on premiums, Insurance Department licenses and fees...	209,196 39
All other licenses, fees and taxes.....	147,937 92
Rents.....	168,476 08
Agents' balances charged off.....	1,326 49
Gross loss on sale or maturity of bonds.....	901 00
Gross decrease, by adjustment, in book value of bonds.....	12,794 63
All other expenditure.....	461,377 23
Total disbursements.....	<u>\$14,972,808 94</u>

LEDGER ASSETS.

Loans secured by pledge of bonds, stocks or other collaterals.....	\$ 344,623 40
Book value of bonds and stocks owned.....	14,331,412 05
Cash on hand, in trust companies and in banks.....	1,971,180 75
Premiums in course of collection.....	2,065,949 74
Bills receivable.....	46,629 19
Agents' ledger balances.....	58,601 33
Total ledger assets.....	<u>\$18,818,396 46</u>

NON-LEDGER ASSETS.

Interest accrued.....	\$ 134,276 44
Total.....	<u>\$18,952,672 90</u>
Deduct assets not admitted.....	887,222 65
Total admitted assets.....	<u>\$18,065,450 25</u>

LIABILITIES.

Total unpaid claims.....	\$ 3,248,346 49
Estimated expenses of investigation and adjustment of unpaid claims.....	30,668 02
Total unearned premiums.....	5,294,408 44
Advance premiums.....	4,105 55
Commissions, brokerage and other charges due or to become due to agents or brokers.....	384,656 42
Due or accrued on account of salaries, rent, expenses, bills, accounts, fees, etc.....	150,399 04
Federal, State and other taxes due or accrued (estimated).....	261,801 66
Special reserves.....	944,753 99
Total liabilities (excluding capital stock).....	<u>\$10,319,141 61</u>
Joint stock capital paid up in cash.....	5,000,000 00
Surplus over liabilities.....	2,746,308 64
Total liabilities.....	<u>\$18,065,450 25</u>

EXHIBIT OF PREMIUMS.

Accident.

Premiums on policies written or renewed during the year.....	\$ 5,150,556 88
Premiums on policies terminated.....	4,983,351 14
Net premiums in force at December 31, 1913.....	<u>3,749,503 10</u>

Employers' Liability.

Premiums on policies written or renewed during the year.....	\$ 6,294,869 74
Premiums on policies terminated.....	7,965,133 78
Net premiums in force at December 31, 1913.....	<u>4,087,805 39</u>

Health.

Premiums on policies written or renewed during the year.....	\$ 774,000 63
Premiums on policies terminated.....	742,454 01
Net premiums in force at December 31, 1913.....	<u>553,153 03</u>

SESSIONAL PAPER No. 8

THE TRAVELERS—*Concluded.*EXHIBIT OF PREMIUMS—*Concluded.**Workmen's Compensation.*

Premiums on policies written or renewed during the year.....	\$ 3,339,862 69
Premiums on policies terminated.....	1,825,151 38
Net premiums in force at December 31, 1913.....	1,514,711 31

Workmen's Collective.

Premiums on policies written or renewed during the year.....	\$ 83,205 48
Premiums on policies terminated.....	90,440 05
Net premiums in force at December 31, 1913.....	6,842 95

*THE TRAVELLERS' INDEMNITY COMPANY OF CANADA.

STATEMENT FOR YEAR ENDING DECEMBER 31, 1913.

President—S. C. DUNHAM. Secretary—GEO. C. G. TRAQUAIR
 Vice-President and General Manager— Head Office—Montreal.
 FRANK F. PARKINS.

(Incorporated April 12, 1907. Dominion license issued March 23, 1909).

CAPITAL.

Amount of joint stock capital authorized and subscribed for.....	\$ 500,000 00
Amount paid thereon in cash.....	100,000 00

(For List Of Shareholders, see Appendix.)

ASSETS.

Bonds and debentures on deposit with Receiver General:—

	Par Value.	Book Value.	Market Value.
City of Victoria debs., 1955 4 p.c.....	\$ 15,000 00	\$ 14,887 50	\$ 12,450 00
City of London debs., 1915 4½ p.c.....	10,000 00	10,338 60	9,900 00
City of London debs., 1916, 4½ p.c.....	10,000 00	10,338 60	9,900 00
City of London debs., 1917, 4½ p.c.....	15,000 00	15,507 90	14,700 00
City of London debs., 1918, 4½ p.c.....	15,000 00	15,507 90	14,700 00
City of Lachine debs., 1949, 4½ p.c.....	10,000 00	10,230 00	8,700 00
Town of Kenora debs., 1936, 5½ p.c.....	6,000 00	6,447 00	5,820 00
Total on deposit with Receiver General.....	\$ 81,000 00	\$ 83,257 50	\$ 76,170 00

Carried out at book value.....	\$ 83,257 50
Cash in Royal Bank, Montreal.....	1,046 72
Total ledger assets.....	\$ 84,304 22
Deduct book value of bonds and debentures over market value	7,087 50
	\$ 77,216 72

OTHER ASSETS.

Interest accrued.....	562 67
Total assets	\$ 77,779 39

LIABILITIES.

Accrued for advertising, \$30.20; legal fees, \$277.90	\$ 308 10
Total liabilities.....	\$ 308 10
Excess of assets over liabilities.....	\$ 77,471 29
Capital stock paid in cash.....	100,000 00

*This Company has reinsured all its outstanding risks with the Travelers Indemnity Company of Hartford. Its deposit was released May 2nd, 1914. The Company is in voluntary liquidation.

SESSIONAL PAPER No. 8

THE TRAVELLERS' INDEMNITY—*Concluded.*

INCOME.

Net cash received for interest on investments.....	\$	9,147 02
Refunds on reinsurance (sickness).....		39 67
Total income.....	\$	<u>9,186 69</u>

EXPENDITURE.

Net amount paid for sickness claims occurring in previous years.....	\$	6,653 55
Net amount paid for automobile claims occurring in previous years.....		4,227 47
Total net amount paid for all claims	\$	10,881 02
Liquidation dividend at 95 per cent.....		95,000 00
Commission or brokerage.....		375 12
Paid for salaries of officials, \$1,050.27; travelling expenses, \$4.48; adjusting, \$903.07.....		1,957 82
Taxes.....		256 70
Miscellaneous expenses, viz: Medical fees, \$5; postage, telegrams, telephones, express, and expense, \$253.35; exchange, \$.15; printing and stationery, \$5; advertising, \$153.22; legal fees, \$175.80.....		597 52
Amount paid for reinsurance of all outstanding liabilities.....		921 86
Total expenditure.....	\$	<u>109,990 04</u>

SYNOPSIS OF LEDGER ACCOUNTS.

Amount of net ledger assets, Dec. 31, 1911.....	\$	187,014 35
Amount of income as above.....		9,186 69
Total.....	\$	196,201 04
Amount of expenditure as above.....	\$	109,990 04
Amount written off ledger assets.....		1,906 78
Balance, net ledger assets, Dec. 31, 1913.....	\$	<u>84,304 22</u>

RISKS AND PREMIUMS.

<i>Sickness Risks.</i>	No.	Amount.	Premiums thereon.
Gross policies in force Dec. 31, 1912.....	1,455		\$ 18,068 65
Deduct terminated.....	1,455		18,068 65

Automobile Risks.

Gross policies in force Dec. 31, 1912.....	317	\$ 3,170 000	\$ 14,675 33
Deduct terminated.....	317	3,170 000	14,675 33

Steam Boiler.

Gross policies in force at Dec. 31, 1912.....	26	\$ 355,000	\$ 2,042 48
Deduct terminated.....	26	355,000	2,042 48

THE UNITED STATES FIDELITY AND GUARANTY COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1913.

President—JOHN R. BLAND. Secretary—GEORGE R. CALLIS.
 Principal Office—Baltimore, Md., U.S.A.
 Chief Agent in Canada—ARTHUR E. KIRKPATRICK. Head Office in Canada—Toronto.

(Incorporated March 19, 1896. Commenced business in Canada March 12, 1903.)

CAPITAL.

Amount of joint stock capital authorized.....\$ 2,500 000 00
 Amount subscribed for and paid thereon in cash.....2,000 000 00

ASSETS IN CANADA.

Bonds on deposit with Receiver General, viz.:—

	Par value.	Market value.
City of Montreal bonds 1939, 3½ p.c.....	\$ 30,000 00	\$ 24,600 00
" Quebec bonds 1932, 3½ p.c.....	25,000 00	21,250 00
" Ottawa bonds 1928, 3½ p.c.....	40,000 00	34,800 00
" Toronto Local Improvements debts., 1916, 3½ p.c.....	10,000 00	9,700 00
" Toronto Street Ry. debts., 1918, 4 p.c.....	40,000 00	38,800 00
" City of Hamilton debts., 1933, 4½ p.c.....	50,000 00	48,000 00
Province of Ontario, 1939, 4 p.c.....	50,000 00	47,500 00
C.N.R. Winnipeg Terminal bonds, (guaranteed by Prov. of Manitoba) 1939, 4 p.c.....	5,000 00	4,450 00

Total on deposit with Receiver General.....\$ 250,000 00 \$ 229,100 00

Special deposit with Quebec Government, viz.:

Province of Quebec, inscribed stock, 1937, 3 p.c..... 20,000 00 15,800 00

Special deposit with New Brunswick Govt., viz.:—

Canadian Northern Winnipeg Terminal bonds (guaranteed by Prov. of Manitoba) 1939, 4 p.c.....	10,000 00	8,900 00
Canadian Northern Ry. Imperial Rolling bonds stock 1916, 4½ p.c.....	13,000 00	12,870 00

Total par and market values.....\$ 293,000 00 \$ 266,670 00

Carried out at market value.....\$ 266,670 00

Stocks owned by the company in Canada, viz.:—

	Par value.	Market value.
25 Shares Sterling Bank of Canada.....	\$ 2,500 00	\$ 2,475 00
	<u>\$ 2,500 00</u>	<u>\$ 2,475 00</u>

Carried out at market value.....2,475 00

Cash at head office in Canada.....62 40

Cash in trust companies and in banks, viz.:

Home bank.....	\$ 5,000 00
Metropolitan Bank.....	3,614 15
Trusts and Guarantee Co.....	132 50

Total cash in trust companies and in banks.....8,746 65
 Interest due, \$1,712.50; accrued, \$1,599.17.....3,311 67

SESSIONAL PAPER No. 8

THE UNITED STATES FIDELITY AND GUARANTY—Continued.

ASSETS IN CANADA—Concluded.

Net amount of outstanding premiums, viz.:—

Guarantee.....	\$ 9,788 04
Accident.....	2,899 40
Plate glass.....	1,280 77
Sickness.....	1,641 60
Burglary.....	757 97
Employers' liability.....	24,343 62

Total.....	\$ 40,711 40
Less commission.....	10,177 85

\$ 30,533 55

Total assets in Canada.....\$ 311,799 27

LIABILITIES IN CANADA.

Net amount of guarantee claims, unadjusted.....	\$ 15,242 10
Net amount of employers' liability claims, unadjusted.....	12,045 00
Net amount of guarantee claims, resisted, in suit.....	5,000 00
Net amount of accident claims, unadjusted.....	285 30
Net amount of plate glass claims, unadjusted.....	200 09
Net amount of sickness claims, unadjusted.....	450 00

Total net amount of unsettled claims for losses.....\$ 33,222 10

Reserve of unearned premiums, viz.:—

Guarantee.....	\$ 123,326 55
Accident.....	6,297 17
Plate glass.....	3,469 48
Sickness.....	3,676 98
Burglary.....	1,820 44
Employers' liability.....	64,254 55

Total, \$202,845.17; carried out at 80 p.c.....162,276 14

Taxes due and accrued.....2,306 00

Overdraft.....176 91

Total liabilities in Canada.....\$ 197,981 15

INCOME IN CANADA.

Accident Risks.

Gross cash received for premiums.....	\$ 13,868 74
Deduct return premiums.....	2,931 75
Net cash received for accident premiums.....	\$ 10,936 99

Employers' Liability Risks.

Gross cash received for premiums.....	\$ 111,577 06
Deduct return premiums.....	19,727 54
Net cash received for employers' liability premiums.....	\$ 91,849 52

Sickness Risks.

Gross cash received for premiums.....	\$ 6,734 57
Deduct return premiums.....	1,408 76
Net cash received for sickness premiums.....	\$ 5,325 81

Burglary Risks.

Gross cash received for premiums.....	\$ 3,781 34
Deduct return premiums.....	668 12
Net cash received for burglary premiums.....	\$ 3,113 22

4 GEORGE V., A. 1914

THE UNITED STATES FIDELITY AND GUARANTY—Continued.

INCOME IN CANADA—Concluded.

Plate Glass Risks.

Gross cash received for premiums	\$ 4,893 22
Deduct return premiums.....	639 63
Net cash received for plate glass premiums.....	<u>\$ 4,243 59</u>

Guarantee Risks.

Gross cash received for premiums.....	\$ 231,144 00
Deduct return premiums.....	19,338 71
Net cash received 'or guarantee premiums.....	<u>\$ 211,805 29</u>

Steam Boiler Risks.

Gross cash received for premiums.....	\$ 212 79
Deduct return premiums.....	89 85
Net cash received for steam boiler premiums.....	<u>\$ 122 94</u>

Total net cash received for premiums.....	\$ 327,397 36
Received for interest on investments and dividends on stocks.....	11,195 00

Total income in Canada.....	<u><u>\$ 338,595 36</u></u>
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EXPENDITURE IN CANADA.

Accident Risks.

Amount paid for claims occurring in previous years.....	\$ 3 00
Amount paid for claims occurring during the year.....	2,939 66
Net amount paid for accident claims	<u>\$ 2,942 66</u>

Guarantee Risks.

Net amount paid for claims occurring in previous years.....	\$ 13,539 89
Amount paid for claims occurring during the year.....	\$ 96,436 89
Deduct recoveries and reinsurances	24,517 03
Net amount paid for said claims.....	<u>\$ 71,919 84</u>
Total net amount paid for guarantee claims.....	<u>\$ 85,459 73</u>

Employers' Liability Risks.

Net amount paid for claims occurring in previous years.....	\$ 7,026 12
Amount paid for claims occurring during the year.....	25,466 99
Total net amount paid for employers' liability claims.....	<u>\$ 32,493 11</u>

Sickness Risks.

Amount paid for claims occurring in previous years.....	\$ 209 28
Amount paid for claims occurring during the year.....	1,941 75
Total net amount paid for sickness claims.....	<u>\$ 2,151 03</u>

Burglary Risks.

Amount paid for claims occurring in previous years.....	\$ 56 65
Amount paid for claims occurring during the year.....	263 69
Total net amount paid for burglary claims.....	<u>\$ 320 34</u>

SESSIONAL PAPER No. 8

THE UNITED STATES FIDELITY AND GUARANTY—*Continued.*EXPENDITURE IN CANADA—*Concluded.**Steam Boiler Risks.*

Amount paid for claims occurring in previous years.....	\$	273 81
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Plate Glass Risks.

Net amount paid for claims occurring in previous years.....	\$	88 44
Amount paid for claims occurring during the year.....		1,526 85

Total net amount paid for plate glass claims.....	\$	1,615 29
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Total net amount paid for all claims.....	\$	125,255 97
Commission or brokerage.....		68,458 41
Paid for salaries of officials, \$25,180.81; agents, \$18,645.60; travelling expenses, \$4,642.74....		48,469 15
Paid for taxes.....		3,043 09
Miscellaneous payments, viz.: Printing and stationery, \$1,004.03; postage, telephones, express and telegrams, \$3,845.73; rent, \$2,608.44; advertising, \$3,229.40; law fees, \$61.50; furniture and fixtures, \$1,146.10; incidentals, \$1,551.13; exchange, \$313.53.....		13,759 86

Total expenditure.....	\$	258,986 48
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RISKS AND PREMIUMS IN CANADA.

Guarantee Risks.

	Amount.	Premiums thereon.
Gross policies in force at date of last statement.....	\$ 32,977 332	\$ 188,389 72
Policies taken during the year, new.....	20,698,302	155,175 71
Policies taken during the year, renewed.....	17,708,928	72,345 01
Total.....	\$ 71,384,562	\$ 415,910 44
Deduct terminated.....	30,121,199	169,257 34
Gross and net in force at December 31, 1913.....	\$ 41,263,363	\$ 246,653 10

Accident Risks.

Gross policies in force at date of last statement.....	\$ 2,837,000	\$ 7,269 60
Policies taken during the year, new.....	2,867,500	9,342 15
Policies taken during the year, renewed.....	2,334,100	6,465 27
Total.....	\$ 8,038,600	\$ 23,077 02
Deduct terminated.....	3,737,100	10,482 67
Gross and net in force at December 31, 1913.....	\$ 4,301,500	\$ 12,594 35

Employers' Liability Risks.

Gross policies in force at date of last statement.....	\$ 24,875,500	\$ 59,081 47
Policies taken during the year, new.....	7,018,000	130,391 30
Policies taken during the year, renewed.....	45,000	75 00
Total.....	\$ 31,938,500	\$ 189,547 77
Deduct terminated.....	23,286,500	61,034 67
Gross and net in force at December 31, 1913.....	\$ 8,652,000	\$ 128,513 10

Sickness Risks.

Gross policies in force at date of last statement.....	\$ 4,269 04
Policies taken during the year, new.....	4,955 68
Policies taken during the year, renewed.....	2,899 08
Total.....	\$ 12,123 80
Deduct terminated.....	4,769 83
Gross and net in force at December 31, 1913.....	\$ 7,353 97

THE UNITED STATES FIDELITY AND GUARANTY—*Concluded.*RISKS AND PREMIUMS IN CANADA—*Concluded.**Plate Glass Risks.*

	Premiums thereon.
Gross policies in force at date of last statement.....	\$ 3,665 71
Policies taken during the year, new.....	5,012 01
Policies taken during the year, renewed.....	299 59
Total.....	\$ 8,977 31
Deduct terminated.....	2,038 36
Gross and net in force at December 31, 1913.....	<u>\$ 6,938 95</u>

Burglary Risks.

Gross policies in force at date of last statement.....	\$ 225,475	\$ 2,127 07
Policies taken during the year, new.....	204,067	2,395 32
Policies taken during the year, renewed.....	156,350	1,449 58
Total.....	\$ 585,892	\$ 5,971 97
Deduct terminated.....	249,675	2,331 08
Gross and net in force at December 31, 1913.....	<u>\$ 336,217</u>	<u>\$ 3,640 89</u>

Steam Boiler Risks.

Gross policies in force at date of last statement.....	\$ 355,000	\$ 1,559 00
Deduct terminated.....	<u>\$ 355,000</u>	<u>\$ 1,559 00</u>

Total net amount in force, December 31, 1913.....	\$54,908,080 00
Total premiums thereon.....	<u>407,253 36</u>

(For General Business Statement, see Appendix.)

APPENDIX A

(Canadian Companies.)

List of Directors and Shareholders

OF FIRE INSURANCE COMPANIES AND OF COMPANIES OTHER THAN
FIRE OR LIFE

AS AT DECEMBER 31, 1913

OR SUBSEQUENT DATE.

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LIST OF CANADIAN DIRECTORS OR MEMBERS OF ADVISORY
BOARDS OF AMERICAN AND BRITISH COMPANIES*(Fire and other than Fire and Life)**Alliance Assurance Company, Limited.*—J. Hodgson.*General Accident Fire and Life Assurance Corporation, Limited.*—Peleg Howland, Chairman; D. R. Wilkie, Vice-Chairman; F. Gordon Osler.*Glens Falls Insurance Company.*—Geo. C. Chahoon.*Guardian Assurance Company, Limited.*—K. W. Blackwell, Chairman; J. O. Gravel; T. Bienvenu.*International Casualty Company.*—Hon. F. Carter Cotton, Frank J. McDougall (General Counsel.)*The Liverpool and London and Globe Insurance Company, Limited.*—Sir F. W. Taylor, Sir Alex. Lacoste, M. Chevalier, M. W. MacPherson, Thos. J. Drummond.*Lumber Insurance Company of New York.*—Dwight J. Turner.*North British and Mercantile Insurance Company.*—A. Macnider, Chairman; Charles F. Sise, G. N. Moncel, Wm. McMaster.*The Norwich Union Fire Insurance Society, Limited.*—Hon. J. J. Foy, K.C.; C. B. Patteson, Sir Wm. Mortimer Clark.*The Ocean Accident and Guarantee Corporation, Limited.*—E. B. Greenshields.*Phoenix Assurance Company, Limited.*—Jas. Reid Wilson, C. W. Dean, Lt.-Col. F. S. Meighen.*The Royal Exchange Assurance.*—H. V. Meredith, Esq., Chairman; J. S. Hough, K.C., Dr. E. P. LaChapelle.*The Travelers Insurance Company, Hartford, Conn.*—Trustees:—F. F. Parkins, F. W. Evans, The Royal Trust Co.*The Union Fire Assurance Company of Paris.*—Sir Henry Bate, Lansing Lewis, Gaspard Lemoine.*The Yorkshire Insurance Company, Limited.*—Hon. C. J. Doherty, G. M. Bosworth, Alphonse Racine, Alex. L. McLaurin.

THE ACADIA FIRE INSURANCE COMPANY

LIST OF DIRECTORS—(As at Feb. 9, 1914).

C. C. Blackadar, Pres. A. E. Jones, Vice-Pres. Donald Keith, Freeman Elliot, Chas. H. Mitchell, Geo. R. Hart, Wm. M. P. Webster.

LIST OF SHAREHOLDERS—(As at Dec. 31, 1913).

Name.	Address.	Amount subscribed and paid in cash.
		\$
Andrews, Eva L.	Wolfville, N.S.	400
Archbold, Rev. F. H. W.	Dublin, Ireland	600
Barnes, H. W.	Halifax, N.S.	1,200
Barnstead, Charles A.	"	400
Bath, Carrie	New York, U.S.A.	800
Bayne, A. N.	Halifax, N.S.	1,040
Belcher, estate J. S.	"	400
Bentley, A. E.	Chicago, Ill.	400
Bishop, Mrs. A.	Dartmouth, N.S.	1,000
Bishop, Mrs. H. J.	Wolfville, N.S.	2,000
Bligh, F. P.	Halifax, N.S.	520
Bligh, H. H.	Ottawa, Canada	2,400
Blackadar, C. C.	Halifax, N.S.	35,560
Boak, Anna M.	Dorchester, Mass.	800
Boak, Mary Anne	Baddeck, C.B.	400
Boggs, Florence M.	Halifax, N.S.	400
Burton, H. P.	Dartmouth, N.S.	1,000
Burton, Fred M.	Halifax, N.S.	1,400
Burton, John H.	Cookshire, P.Q.	1,400
Cabot, Anna M.	Halifax, N.S.	360
Cabot, Wm. H.	"	400
Caldwell, Clara M.	"	400
Campbell, Eliza	"	1,000
Christie, W. Medford & Arthur F. Armstrong, Executors.	Windsor, N.S.	1,000
Christie, estate Isabella	Victoria, B.C.	1,200
Costley, Alfred	Halifax, N.S.	3,960
Coffin, estate Peter	Canso, N.S.	2,000
Cogswell, Emily I.	Halifax, N.S.	720
Creed, Laura H.	Dartmouth, N.S.	2,360
Crichton, Miss Anne M., in trust	Halifax, N.S.	2,000
Croskill, estate Herbert	"	1,600
Cunningham, Frances A.	Orange, New Jersey, U.S.A.	800
Deaf and Dumb Institution	Halifax, N.S.	440
Duncan, Mary K.	"	560
Duncanson, estate Thomas	Ottawa, Canada	960
Eastern Trust Co., trustees	Halifax, N.S.	320
Eastern Trust Co. and Rev. F. H. W. Archbold, Trus.	"	480
Elliot, Freeman, estate	"	2,440
Elliot, Margaret J.	Dartmouth, N.S.	280
Elliot, Alfred	"	1,240
Elliot, R. K.	"	1,400
Fairie, Annie L.	Montreal, P.Q.	800
Forsyth, estate Alex.	Windsor, N.S.	2,440
Fraser, William	Antigonish, N.S.	800
Fraser, William	Pictou, N.S.	2,000
Freeman, Annie A. S.	Halifax, N.S.	160
Farquhar, Jessie	"	520
Gates, Eleanor F.	"	1,000
Geldert, Jennie A.	Windsor, N.S.	1,160
Godfrey, James M.	Halifax, N.S.	400
Gordon, estate James	"	5,480
Grant, Lillian D.	"	80
Halifax Industrial School	"	600
Hart, George R.	Halifax, N.S.	39,680

4 GEORGE V., A. 1914

THE ACADIA FIRE INSURANCE COMPANY—Continued.

LIST OF SHAREHOLDERS—Continued.

Name.	Address.	Amount subscribed and paid in cash.
		\$
Smith, Ada L.	Halifax, N.S.	520
Smith, Letitia M.	"	520
Smith, George A.	"	520
Hart, Helen C.	"	1,360
Heffler, Mrs. Nellie	El Paso, Texas	120
Hodgson, Win. C.	Halifax, N.S.	400
Hext, Mrs. Catherine G.	London, England	280
Hibbert, W. H. & H. A.	Berwick, N.S.	800
Home for the Aged	Halifax, N.S.	160
Holmes, Annie	Bridgeville, Pictou, N.S.	1,200
Howe, Sydenham	Middleton, N.S.	640
Hunt, Mary Emma	Halifax, N.S.	720
Johnson, S. Fanny	"	520
Johnston, Agnes B. D.	"	920
Jones, A. E.	"	30,160
Jones, Kate Dickson	Weymouth, N.S.	200
Jordan, Mary M.	Halifax, N.S.	200
Jordan, Rev. L. H.	"	800
Keith, Donald	"	32,440
Kellogg, Frances H. T.	"	120
Kennedy, estate G. T.	Wolfville, N.S.	1,000
Kerr, C. J.	Halifax, N.S.	160
Kerr, estate James	"	800
Kerr, Fanny M.	"	400
MacKenzie, J. C.	Chicago, Ill.	600
MacKinlay, A. and H. B. Stairs	Halifax, N.S.	320
McLennan, Edna	Dartmouth, N.S.	120
McLennan, Florence L.	Pasbody, Mass.	120
McLennan, Mary E.	Guelph, Ont.	120
McNab, John	Halifax, N.S.	3,000
Matheson, Joseph	Lower L'Ardoise, C.B.	4,000
Mitchell, Sophia A.	Halifax, N.S.	600
Mitchell, C. H.	"	34,880
Moren, Zeba	Liverpool, N.S.	320
Moren, Martha E.	Halifax, N.S.	640
Moren, Sarah E.	"	1,920
Moren, Mary C.	"	200
Morris, Ellen A.	Middleton, N.S.	200
Muir, D. H.	Truro, N.S.	1,000
Mulroney, Catherine	Halifax, N.S.	1,600
Mumford, estate M. C.	"	400
Mount Allison College	Sackville, N.B.	1,320
Oxley, F. H.	Halifax, N.S.	400
Parker, Fanny H.	Dartmouth, N.S.	4,600
Payzant, W. L., J. Y. Smith, and Eastern Trust Co., Trus.	Halifax, N.S.	6,000
Pears Association	"	160
Pickford, Anna B.	"	520
Rannie, Jas.	Sackville, N.B.	200
Richardson, Ella F.	Halifax, N.S.	200
Ritchie, Eliza	"	1,000
Ritchie, Ella A.	"	1,000
Ritchie, Mary W.	"	1,000
Ritchie, J. W. P., trustee	"	720
Ritchie, W. B. A. and T. R. Robertson	Victoria, B.C.	640
Ritchie, George	Halifax, N.S.	2,000
Roche, William	"	25,120
Roche, Charles	"	2,560
Rodgers, Mrs. Harriet	Amherst, N.S.	120
Rosenburg, Emily C.	Dartmouth, N.	800
Ross, Euphemia S.	Truro, N.S.	840
Scarfe, Alice	Aylesford, Kings Co., N.S.	320
Shatford, S. S.	Halifax, N.S.	200
Sheils, John	"	4,920
Smellie, Maria C.	Brookville, Ont.	400
Silver, estate John	Burin, Newfoundland	800

SESSIONAL PAPER No. 8

THE ACADIA FIRE INSURANCE COMPANY—*Concluded.*LIST OF SHAREHOLDERS—*Concluded.*

Name.	Address.	Amount subscribed and paid in cash.
		\$
Smith, J. Elliot.....	Wolfville, N.S.....	2,000
Smith, estate S. S. B.....	Halifax, N.S.....	6,040
Smith, G. M.....	".....	2,000
Smith, O. E.....	".....	4,000
Smith, Edmund A.....	".....	600
Stimpson, Florence A.....	Sydney, N.S.....	1,200
Stanley, Edward.....	Dartmouth, N.S.....	200
Sutherland, Mrs. Elizabeth A. G.....	Windsor, N.S.....	1,200
Sinclair, M. Jean.....	Halifax, N.S.....	2,000
Sweet, estate R. J.....	".....	120
Symonds, Mrs. Wm. S.....	".....	200
Taylor, George H.....	".....	400
Taylor, Martha J.....	".....	800
Thomson, Catherine B.....	".....	400
Tremaine, estate W. H.....	Truro, N.S.....	80
Tremaine, estate Jane.....	".....	120
Tufts, Prof. J. F.....	Wolfville, N.S.....	6,000
Tufts, Hilda A.....	".....	4,000
Tullock, D. J.....	Dartmouth, N.S.....	400
Tullock, M. A.....	".....	400
Tullock, Edith.....	".....	400
Twining, Alice E.....	Halifax, N.S.....	760
Uniacke, Frederica D.....	Southsea, England.....	1,120
Uniacke, Mary A.....	Halifax, N.S.....	800
Urquhart, Barbara.....	St. Peter's, C.B.....	400
Vondy, Agnes J.....	Halifax, N.S.....	1,000
Webster, Helen M.....	".....	6,000
Webster, Wm., M. P.....	".....	30,520
Wainwright, Anne H., estate.....	".....	960
Wainwright, Rev. H. S.....	Annapolis Royal, N.S.....	400
Wallis, estate Samuel.....	Halifax, N.S.....	1,600
Webb, W. H.....	".....	1,760
White, M. V.....	Mid Lothian, Scotland, G.B.....	2,000
Woodill, Mrs. John.....	Rockingham, N.S.....	560
Woodil, D. C.....	Melrose, Mass.....	240
Wright, Amelia S.....	Windsor, N.S.....	320
Wright, Alice E.....	Halifax, N.S.....	400
Wright, Helen L.....	".....	400
Wetherby, W. H. & Co.....	".....	200
Total.....		\$ 400,000

4 GEORGE V., A. 1914

ANGLO-AMERICAN FIRE INSURANCE COMPANY.

LIST OF DIRECTORS—(As at June, 3 1914.)

E. E. A. DuVernet, Pres.; G. W. Yarker, Vice-Pres.; F. E. Galbraith, J. W. Rutherford, A. C. Heighington.

LIST OF SHAREHOLDERS—(As at June 3, 1914.)

Name.	Address.	No. of Shares.	Amount subscribed.	Amount paid in cash.
			\$	\$
Anglin, S.	Kingston.	10	400	200
Arthur J. Robins.	Collingwood.	20	800	400
Abbot, Edwin.	Brockville.	10	400	240
Ainley, Norman.	Toronto.	10	400	240
Anderson, Mrs.	Orillia.	5	200	100
Booth, Anna E.	Victoria, B.C.	10	400	200
Bowlby, Gilbert, M.D.	Berlin	50	2,000	1,200
Boeckh, Emil C.	Toronto.	10	400	200
Bruce, Edw. W.	"	20	800	440
Barron, Wm., estate of, E. H. Webling, executor.	Brantford.	10	400	200
Burnby, S. M. & Bro.	"	10	400	240
Boughmen, Mrs. Flora	Ottawa.	5	200	100
Berry, Hartley.	Tilsonburg.	10	400	240
Bennett, Josiah.	Toronto.	20	800	480
Brown, Alex., estate of, Elizabeth Brown, executrix.	Toronto.	10	400	200
Burgess, H. H.	Owen Sound.	10	400	240
Burnham, George.	Peterboro.	20	800	400
Brown, Sarah.	Brantford.	5	200	100
Bowie, R.	Brockville.	50	2,000	1,200
Burrows, F.	Toronto.	5	200	200
Brooks, B. F., estate of, J. N. Hay, executor.	Listowel.	50	2,000	1,200
Burrill, Wm.	Yarmouth, N.S.	10	400	200
"	"	10	400	40
Barber, Mrs. Clara L.	Toronto.	15	600	300
Craig, James.	"	30	1,200	600
Clark, Robert.	Goderich.	20	800	400
Cowan, John W., executors of, Charles T. Stark, executor.	Toronto.	10	400	240
Coates, Daniel H.	Brantford.	5	200	120
Copland, W. A.	Collingwood.	40	1,600	960
Chant, Sperrin.	St. Thomas.	10	400	200
Carpenter, E. R.	Collingwood.	10	400	240
Campbell, Alex.	Los Angeles.	10	400	200
Caldwell, D. Wm.	Peterboro.	50	2,000	1,200
Cousin, Annie.	Brantford.	10	400	200
Collins, J. D.	Peterboro.	20	800	440
Clements, L.	Kingston.	10	400	240
Cappon, Prof. James.	"	20	800	400
Cooks, Daniel.	Georgetown.	10	400	220
Cann, Augustus.	Yarmouth, N.S.	25	1,000	500
Cossitt, L. R.	Brockville.	12	480	240
Cossitt, Newton.	Grimsby.	12	480	288
Dupius, Prof. N. F.	Kingston.	20	800	480
Dunlop, H. C.	Goderich.	50	2,000	2,000
Dalton, C. C.	Toronto.	20	800	400
Dusseau, L. V.	"	10	400	200
DuVernet, E. E. A.	"	125	5,000	2,500
Ego, Angus.	Markdale.	10	400	240
Fair, Robert.	Peterboro.	10	400	240
Fife, Mrs. E. J.	Kenora.	50	2,000	1,200
Frawley, M. J.	Barrie.	20	800	400

SESSIONAL PAPER No. 8

ANGLO-AMERICAN FIRE INSURANCE COMPANY—Continued.

LIST OF SHAREHOLDERS—Continued.

Name.	Address.	No. of Shares	Amount subscribed.	Amount paid in cash.
			\$	\$
Forrester, A., executors of.....	Mitchell.....	50	2,000	1,000
Fowler, Dr. George S.....	Teeswater.....	10	400	200
Friel, Mrs. Hannah B.....	Chicago.....	10	400	240
Gowan, John, executors of.....	Toronto.....	50	2,000	1,200
Gage, W. J.....	Toronto.....	50	2,000	1,200
Grobb, Franklin.....	Brantford.....	20	800	800
Gillespie, A.....	Edmonton, Alta.....	10	400	200
Graham, Thomas.....	Fenelon Falls.....	5	200	100
Govenlock, Wm.....	Scaforth.....	50	2,000	1,200
Gallagher, Wm. L.....	Teeswater.....	5	200	120
Galbraith, F. E.....	Toronto.....	125	5,000	2,500
Galbraith, W. Breden.....	Red Deer, Alta.....	15	600	300
Hallam, John, executors of.....	".....	50	2,000	1,200
Hill, W. H.....	Peterboro.....	25	1,000	600
Heyd, Geo.....	Brantford.....	45	1,800	900
Harley, A. E.....	".....	10	400	200
Harley, W. R., estate, J. Harley, executors.....	Canning, P. O.....	10	400	200
Harold, John.....	Paris.....	30	1,200	600
Howie, Hugh.....	Brantford.....	10	400	240
Hamilton, A., estate.....	Toronto.....	30	1,200	720
Harold, Samuel.....	Brantford.....	50	2,000	1,000
Hume, John.....	Port Hope.....	10	400	240
Heffernan, Miss M. C.....	London.....	10	400	400
Howell, Miss Clara.....	Victoria, B.C.....	14	560	250
Heighington, A. C.....	Toronto.....	125	5,000	2,500
Holmes, G. H.....	Owen Sound.....	20	800	400
Jenkins, Mrs. F. E.....	Madoc.....	10	400	240
Johnson, J. A.....	Consecon.....	10	400	240
Kilgour, J. S.....	Toronto.....	50	2,000	1,200
Kranz, Carl.....	Berlin.....	10	400	200
Kerr, John R.....	Brantford.....	10	400	240
Kerr, R. J.....	".....	5	200	120
King, Mrs. Alberta.....	Aurora.....	5	200	100
Long, Thomas.....	Toronto.....	84	3,364	3,360
Lytel, H. J.....	Lindsay.....	20	800	450
Leitch, Archibald.....	St. Thomas.....	50	2,000	1,200
Logie, G. R.....	Toronto.....	5	200	100
Long, J. J., jr., in trust.....	Collingwood.....	18	720	720
Lytel, Mrs. H. E.....	Huntsville.....	20	800	450
Long, C. T., estate.....	Toronto.....	9	280	280
Long, T. P.....	Collingwood.....	7	360	360
Macintosh, John A.....	Toronto.....	50	2,000	1,200
McLaughlin, R. J.....	Lindsay.....	10	400	240
McWilliams, Mrs. E. M.....	Washington, D.C.....	5	200	100
McLean, Thos., estate.....	Toronto.....	10	400	240
McPherson, Angus.....	Markdale.....	10	400	200
McCauley, R.....	Toronto.....	10	400	240
McPaul, D. A. M.....	Collingwood.....	10	400	240
McGee, Mrs. T. D'Arcy.....	Ottawa.....	7	280	280
McMillan, J. C., in trust, for Frank Plummer.....	Toronto.....	1,299	51,900	25,900
	".....	10	400	280
Mills, Prof. James.....	Ottawa.....	50	2,000	1,200
Moore, W. F.....	Toronto.....	10	400	200
Millman, D. Thomas.....	Toronto.....	10	400	240
Murray, Mrs. Jean B.....	Lethbridge, Alta.....	20	800	400
Murray, J. Lovell.....	Summitt, N. J.....	5	200	120
Michie, John F.....	Toronto.....	10	400	240
Magwood, J., executors of.....	Lindsay.....	10	400	240
Middleton, W. S.....	Owen Sound.....	10	400	240
Morgan, J. D.....	Dundalk.....	10	400	340
Marsh, Rev. C. A.....	Lindsay.....	10	400	240
Mulloy, C. W.....	Aurora.....	30	1,200	720
Morrow, R. F.....	Peterboro.....	50	2,000	1,200
Murphy, J. E.....	Toronto.....	70	2,800	1,400
Neilands, Dr. Jacob.....	Lindsay.....	40	1,600	960
Nichol, William.....	Brantford.....	10	400	240

4 GEORGE V., A. 1914

ANGLO-AMERICAN FIRE INSURANCE COMPANY—*Concluded.*LIST OF SHAREHOLDERS—*Concluded.*

Name.	Address.	No. of Shares.	Amount subscribed.	Amount paid in cash.
			\$	\$
Nordheimer, S. C.	Toronto.	10	400	240
Nurnberger, A.	Toronto	10	400	200
Nairn, Chas. A.	Goderich.	20	800	400
Pinch, John S.	Owen Sound.	20	800	400
Philip, D. L., executors of.	Brantford.	10	400	240
Robertson, R. W.	"	50	2,000	1,250
Ranton, W. George.	"	10	400	200
Reynolds, R. W., executors of.	Norwood.	10	400	240
Rustan, Thomas.	Georgetown.	10	400	400
Robson, Thomas.	Fenelon Falls.	5	200	120
Rutherford, J. W.	Toronto.	26	1,040	624
Reid, Geo. P., in trust for Frank Plummer	"	1,748	69,920	34,960
Rutherford, J. W.	"	125	5,000	2,500
Stevens, W. H.	Lindsay.	10	400	240
Somerville, W.	Scaforth.	10	400	240
Smith, Dr. A. Dalton.	Mitchell.	50	2,000	1,200
Stenabaugh, Herman.	Brantford.	20	800	480
Shapley, W. H.	Toronto.	40	1,600	960
Shapley, W. H.	"	10	400	400
Salier, C. H. R. de La.	"	10	400	200
Sinclair, Dr. D. J.	Woodstock.	10	400	240
Simpson, Isaac, executors of.	Kingston.	20	800	480
Schell, R. S., executors of.	Brantford.	50	2,000	1,000
Swale, Cecil.	Warton.	10	400	200
Stephens, R. L.	Markdale.	10	400	200
Sutherland, James.	Newmarket.	10	400	400
Somerville, Mrs. Eva.	Scaforth.	5	200	120
Spotton, Anson.	Harriston.	20	800	320
Turner, Dr. Henry A.	Millbrook.	10	400	240
Tom J. Elgin.	Goderich.	20	800	480
Terryberry, C. B.	Woodstock.	15	600	300
Trammor, E. G.	Brantford.	10	400	240
Tobey, J. D.	Owen Sound.	10	400	240
Twoomey, Jeremiah.	Fenelon Falls.	5	200	100
Tudhope, W. R.	Toronto.	50	2,000	1,000
Trethewey, Cathn.	"	20	800	480
Toronto General Trusts Corporation.	"	18	720	720
Union Life Assurance Co.	"	20	800	400
Verity, Mrs. Minnie.	Brantford.	10	400	200
Vance, G. M.	Shelburne.	5	200	100
Verity, W. J.	Brantford.	15	600	300
Verity, Percy E.	"	20	800	400
Vrooman, J. P.	Napanee.	5	200	100
Waddell, R. R. M.	Peterboro.	35	1,400	840
Waddell, Mary.	"	35	1,400	840
Wheeler, Mrs. Annie.	St. Paul, Minn.	7	280	280
Wickett, S. R.	Toronto.	5	200	120
Webster, Samuel.	Norval.	10	400	240
Wood, W. T.	Millbrook.	10	400	200
Wilkinson, W., executors of.	Toronto.	5	200	100
Wilks, A. J. (K.C.).	Brantford.	5	200	120
Wood, Isaac.	Kingston.	10	400	200
Whitney, Chas.	Brantford.	25	1,000	600
Williams, W. J.	Brantford.	10	400	200
Webster, David.	"	10	400	240
Wilson, Thomas.	Leamington.	1	40	20
Williams, William.	Collingwood.	10	400	240
Widdfield, W. C.	Newmarket.	10	400	240
Witts, Laura K.	Brantford.	10	400	200
Ward, Henry A.	Port Hope.	5	200	120
Wilkins, F. W.	Norwood.	20	800	400
Watson, F. C.	Sarnia.	5	200	120
Yarker, Geo. W.	Toronto.	125	5,000	2,500
Totals.		6,847	\$ 273,824	\$ 149,292

SESSIONAL PAPER No. 8

BEAVER FIRE INSURANCE COMPANY.

LIST OF DIRECTORS—(As at Jan. 12, 1914).

W. J. Christie, Pres.; G. W. Allan and A. Gouzé, Vice-Pres.; F. T. Griffin, F. Morton Morse, J. H. Munson, K.C., W. H. Cross, D. H. Laird, A. De Jardin.

LIST OF SHAREHOLDERS—(As at Dec. 31, 1913).

Name	Address.	Amount subscribed.	Amount paid in cash.
		\$	\$
W. H. Cross.....	Winnipeg.....	5,000	1,750
John Galt.....	".....	10,000	3,500
A. M. Nanton.....	".....	10,000	3,500
J. H. Munson.....	".....	7,500	2,625
D. H. Laird.....	".....	2,500	875
W. J. Christie.....	".....	10,000	3,500
F. Morton Morse.....	".....	10,000	3,500
F. T. Griffin.....	".....	5,000	1,750
G. W. Allan.....	".....	13,000	4,550
R. T. Riley.....	".....	10,000	3,500
Andre Gouzé.....	".....	15,000	5,250
A. De Jardin.....	".....	2,500	875
General Financial Corporation of Canada.....	".....	200,000	70,000
Totals.....		\$ 300,500	\$ 105,175

THE BOILER INSPECTION AND INSURANCE COMPANY OF CANADA.

LIST OF DIRECTORS—(As at Jan. 28, 1914).

Geo. C. Robb, Pres. Henry N. Roberts, Vice-Pres. Charles S. Blake, Lyman B. Brainerd.

LIST OF SHAREHOLDERS—(As at Dec. 31, 1913.)

Name.	Address.	Amount subscribed and paid in cash.
		\$ cts.
Brainerd, Lyman B.....	Hartford, Conn.....	3,000 00
Blake, Charles S.....	".....	2,000 00
Robb, George C.....	Toronto, Ont.....	2,000 00
Roberts, Henry N.....	".....	2,000 00
Hartford Steam Boiler Inspection & Insurance Company..	Hartford, Conn.....	91,100 00
Total.....		\$ 100,100 00

BRITISH AMERICA ASSURANCE COMPANY.

LIST OF DIRECTORS—(As at Feb. 23, 1914.)

W. R. Brock, Pres.; W. B. Meikle, Vice-Pres.; Robt. Bickerdike, M.P., E. W. Cox, H. C. Cox, D. B. Hanna, Jno. Hoskin, K.C., LL.D., Alex. Laird, Z. A. Lash, K.C., LL.D., G. A. Morrow, A. Myers, Frederick Nicholls, J. K. Osborne, Col. Sir Henry Pellatt, E. R. Wood.

LIST OF SHAREHOLDERS—COMMON STOCK—(As at Dec. 31, 1913.)

Name.	Residence.	No. of shares.	Amount subscribed.	Amount paid in cash.
			\$ cts.	\$ cts.
Agar, Miss Florence.....	Toronto, Ont.....	6	150 00	150 00
Agar, R. T.....	Ingersoll, Ont.....	10	250 00	250 00
Aitkin, Mrs. Janet.....	Toronto, Ont.....	46	1,150 00	1,150 00
Armour, Robert.....	Montreal, Que.....	41	1,025 00	1,025 00
Armour, E. Douglas, K.C.....	Toronto, Ont.....	20	500 00	500 00
Ardagh, Henry H.....	"Ardraven" Barrie, Ont.....	9	225 00	225 00
Ardagh, Miss Anna B.....	".....	9	225 00	225 00
Atkinson, D. H.....	Toronto, Ont.....	5	125 00	125 00
Allen, Mrs. Emma J.....	".....	38	950 00	950 00
Allen, J. K.....	Newcastle, Ont.....	8	200 00	200 00
Bain, John.....	Toronto, Ont.....	5	125 00	125 00
Ball, Mary Veronia.....	Woodstock, Ont.....	2	50 00	50 00
Barkworth, J. E.....	Baltimore, Md.....	20	500 00	500 00
Baker, John T., estate of.....	New York.....	100	2,500 00	2,500 00
Banks, Mrs. Emily.....	Care of W. H. Banks, Toronto, Ont.....	20	500 00	500 00
Banks, W. H., in trust.....	Toronto, Ont.....	1	25 00	
Bailey, P. L.....	".....	20	500 00	500 00
Baxter, estate of James E.....	Simeoe, Ont.....	4	100 00	100 00
Behan, Mrs. Julia.....	Orange, N.J.....	13	325 00	325 00
Bedingfield, Geo., administrator estate of late W. J. Bryan.....	Toronto, Ont.....	10	250 00	250 00
Bell, A. J.....	Halifax, N.S.....	10	250 00	250 00
Bezley, Mrs. E. A.....	Toronto, Ont.....	11	275 00	275 00
Bickerdike, Robert, M.P.....	Montreal, Que.....	119	2,975 00	2,975 00
Biggs, Mrs. Gertrude L.....	Toronto, Ont.....	27	675 00	675 00
Blossom, Geo. W.....	Care of F. S. James & Co Chicago, Ill.....	100	2,500 00	2,500 00
Black, MacM.....	Springfield, Ont.....	5	125 00	125 00
Boswell, A. R., K.C., in trust.....	Care of A. R. B.—Yonge & Colborne Sts., Toronto, Ont.....	2	50 00	50 00
Bond, exec. of estate of John M.....	Toronto, Ont.....	26	650 00	650 00
Bounsell, Miss Phebe S.....	Hamilton, Ont.....	4	100 00	100 00
Bower, Mrs. Sarah E.....	Toronto, Ont.....	20	500 00	500 00
Bowie, Dr. E. F.....	Toronto, Ont.....	2	50 00	50 00
Boyd, Mrs. Mary H.....	".....	8	200 00	200 00
Boyd, W. Y.....	Gananoque Ont.....	5	125 00	63 06
Browne, Rev. Geo.....	Toronto, Ont.....	26	650 00	650 00
Brunell, Mrs. Kate W.....	".....	96	2,400 00	2,400 00
Bryan, A. W.....	".....	20	500 00	150 00
Bantin, estate of Alex.....	Montreal, Que.....	285	7,125 00	7,125 00
Bantin, Mrs. Isabella G.....	".....	234	7,100 00	7,100 00
Barton, Geo. F.....	Toronto, Ont.....	20	500 00	500 00
Bunnell, Arthur K.....	Brantford, Ont.....	5	125 00	125 00
Carey, J. P.....	Unknown.....	1	25 00	25 00
Carpenter, E. R.....	Collingwood, Ont.....	13	325 00	325 00
Cartwright, John R.....	Toronto, Ont.....	12	300 00	300 00
Carpmael, Miss A. C.....	Armada, Culverden Park Road, Tunbridge Wells, Eng.....	60	1,500 00	1,500 00

SESSIONAL PAPER No. 8

BRITISH AMERICA ASSURANCE COMPANY—Continued.

LIST OF SHAREHOLDERS—COMMON STOCK—Continued.

Name.	Residence.	No. of shares.	Amount subscribed.	Amount paid in cash.
			\$ cts.	\$ cts.
Catheart, R.....	Unknown.....	1	25 00	25 00
Champion, Charles, estate of.....	Brantford, Ont.....	27	675 00	675 00
Champion, Ida W.....	".....	26	650 00	650 00
Chafee, Zechariah jr.....	P.O. box No. 218, Providence, R.I.....	18	450 00	450 00
Chafee, Zechariah.....	".....	47	1,175 00	1,175 00
Clark, James.....	Bullocks Corners, Ont.....	28	700 00	700 00
Clark, Sir Wm. Mortimer, K.C.....	Toronto, Ont.....	13	325 00	325 00
Clarkson, Edith Mary.....	".....	400	10,000 00	10,000 00
Coutts, James.....	Ufford, Muskoka.....	20	500 00	500 00
Cox, Hon. Geo. A.....	Toronto, Ont.....	844	21,100 00	21,100 00
Cox, Hon. Geo. A., in trust.....	".....	2,000	50,000 00	50,000 00
Cox, Hon. Geo. A. and W. B. Meikle, joint trustees.....	".....	850	21,250 00	21,250 00
Cox, Hon. Geo. A., in trust.....	".....	3,200	80,000 00	80,000 00
Cox, E. W.....	".....	66	1,650 00	1,650 00
Cook, C. Pres. and W. G. Heliker, manager, (Royal Loan & Saving Co.).....	Brantford, Ont.....	100	2,500 00	2,500 00
Cucksey, R.....	Chatham, Ont.....	4	100 00	66 73
Curtis, Frank E.....	Simcoe, Ont.....	4	100 00	100 00
Cunningham, Robert, estate of.....	Guelph, Ont.....	50	1,250 00	1,250 00
Davidson, Nancy W.....	Toronto, Ont.....	15	375 00	375 00
De Gex, L. M.....	Care of H. S. Rapley, White Horse, Yukon Territory.....	26	650 00	650 00
Denton, A. Muir.....	Port Dalhousie, Ont.....	31	775 00	775 00
Dickson, Robert.....	St. Marys, Ont.....	200	5,000 00	5,000 00
Duncan, John, exec. estate of Wm. Duncan.....	Toronto, Ont.....	17	425 00	425 00
Dundas, Mrs. Amy C.....	".....	19	475 00	475 00
Dundas, Miss Amy D.....	".....	4	100 00	100 00
Dunham, Mrs. Alice.....	Boston, Mass.....	67	1,675 00	1,675 00
Dunlop, Belle.....	Woodstock, Ont.....	2	50 00	50 00
Dunlop, H. C.....	Goderich, Ont.....	48	1,200 00	1,200 00
Dunlop, Stevenson.....	Woodstock, Ont.....	1	25 00	25 00
Dunlop, James, administrator.....	".....	1	25 00	25 00
Duffett, Walter.....	Toronto, Ont.....	20	500 00	500 00
Duffett, Herbert.....	".....	157	3,925 00	3,925 00
Dupuis, Mrs. Annie J.....	Care of R. Crawford, Kingston, Ont.....	13	325 00	325 00
Dunnett, Mrs. Jessie.....	Toronto, Ont.....	30	750 00	750 00
Elliott, Christopher.....	Unknown.....	16	400 00	400 00
Emery, Mrs. C. E. & H. M.....	Port Burwell, Ont.....	10	250 00	250 00
Essery, W. H.....	Toronto, Ont.....	10	250 00	75 00
Farthings, J. Murray, trustee.....	Aylmer, Ont.....	10	250 00	250 00
Farwell, W. G., in trust.....	New York.....	40	1,000 00	1,000 00
Featherstonhaugh, Mrs. Catherine L.....	Toronto, Ont.....	45	1,125 00	1,125 00
Ferrier, Mrs. Annie.....	Care of C. R. McKeown, Orangeville, Ont.....	7	175 00	175 00
Ferrah, Miss Maggie.....	Oakville, Ont.....	1	25 00	25 00
Ferrah, Miss Mary.....	".....	2	50 00	50 00
Fitton, H. W.....	Brantford, Ont.....	10	250 00	250 00
Fitton, C. H., M. and H. W., trustees.....	".....	10	250 00	250 00
Fletcher, Robert J.....	Barrie, Ont.....	10	250 00	250 00
Forster, Geo.....	Toronto, Ont.....	1	25 00	25 00
Freyssing, Peter.....	".....	26	650 00	650 00
Fudger, W. E.....	Winnipeg, Man.....	22	550 00	550 00
Gamble, Geo.....	Toronto, Ont.....	21	525 00	525 00
Gamble, Mrs. Matilda.....	".....	24	600 00	600 00
Gardiner, Samuel.....	Unknown.....	1	25 00	25 00
Garrow, E. F.....	Toronto, Ont.....	20	500 00	500 00
Gibson, Rev. John.....	Thorahill, Ont.....	10	250 00	250 00
Gilmour, Thomas.....	Toronto, Ont.....	50	1,250 00	1,250 00
Gilmor, Miss Jessie.....	Mimico, P.O., Ont.....	2	50 00	50 00
Godwin, W. H., estate of.....	Kingston, Ont.....	5	125 00	125 00
Gorham, Mrs. Helen D.....	Milton, Ont.....	10	250 00	250 00

4 GEORGE V., A. 1914

BRITISH AMERICA ASSURANCE COMPANY—Continued.

LIST OF SHAREHOLDERS—COMMON STOCK—Continued.

Name.	Residence.	No. of shares.	Amount subscribed.	Amount paid in cash.
			\$ cts.	\$ cts.
Hamilton, J. M. and J. H. Sharpe, executors.	San Francisco, Cal.....	72	1,800 00	1,800 00
Hamilton, Clark and R. V. Rogers, jr., trustees.....	Kingston, Ont.....	9	225 00	225 00
Hammond, L. D.....	Chicago, Illinois.....	40	1,000 00	1,000 00
Haney, Mrs. Annie M.....	Strathroy, Ont.....	15	375 00	375 00
Hanin, Mrs. Helen.....	Fergus, Ont.....	8	200 00	200 00
Harris, Arthur B.....	Clarkson, Ont.....	15	325 00	325 00
Harris, Miss Lucy.....	Toronto, Ont.....	26	650 00	650 00
Hay, A. W.....	Quebec, Que.....	20	500 00	500 00
Henderson, John.....	Ottawa, Ont.....	70	1,750 00	1,750 00
Heribel, Louis Emile.....	St. Hyacinthe, Que.....	3	75 00	75 00
Hewson, Mrs. Fanny B.....	Niagara Falls, Ont.....	20	500 00	500 00
Hime, W. L. and M. W., in trust.....	Toronto, Ont.....	20	500 00	500 00
Hirschberg, Mrs. Mary.....	St. Louis, Mo.....	50	1,250 00	1,250 00
Holcroft, H. S.....	Orillia, Ont.....	10	250 00	250 00
Hoskin, John, K.C., LL.D., exec.....	Tunbridge Wells, Eng.....	280	7,000 00	7,000 00
Howe, Etta D.....	Toronto, Ont.....	54	1,350 00	1,350 00
Hodgens, W. S.....	".....	26	650 00	650 00
Hodgens, W. S., in trust.....	".....	35	875 00	875 00
Howson, H. B., estate of.....	".....	10	250 00	250 00
Hooper, Edward M.....	St. Catharines, Ont.....	2	50 00	50 00
Hooper, Mrs. Isabella L.....	Care of Dr. Hooper, St. Catharines, Ont.....	2	50 00	50 00
Hutton, Mrs. E. A.....	Care of H. L. Hutton, New Westminster, B.C.....	20	500 00	500 00
Irving, Mrs. Louisa S.....	Care of L. H. Irving, Toronto, Ont.....	3	75 00	75 00
Irwin, J.....	Strathroy, Ont.....	20	500 00	500 00
Jacks, Mrs. Kate., exec.....	Toronto, Ont.....	49	1,225 00	1,225 00
Jaffray, Robert.....	".....	200	5,000 00	5,000 00
Keloe, Christopher J.....	Care of F. D. Hirschberg & Co., St. Louis, Mo.....	50	1,250 00	1,250 00
Kenny, James J., estate of.....	Care of J. H. Hunter, Toronto, Ont.....	79	1,975 00	1,975 00
Kenny, Miss Maria.....	Mimico, Ont.....	5	125 00	125 00
Kent, Miss Myra.....	Toronto, Ont.....	53	1,325 00	1,325 00
Kernahan, J. K.....	St. Catharines, Ont.....	10	250 00	250 00
Kirkpatrick, W. M. and A. T., execs.....	Care of Wm. Kirkpatrick, Toronto, Ont.....	25	625 00	625 00
Kimmerly, P. G.....	Toronto, Ont.....	20	500 00	500 00
Knowlton, F. J. G.....	St. John, N.B.....	20	500 00	500 00
Larkin, Ellen M., exx. and H. E. McSloy, exec. estate of P. Larkin.....	St. Catharines, Ont.....	200	5,000 00	5,000 00
Lavis, Chas., estate S. Masson, exec.....	Belleville, Ont.....	80	2,000 00	2,000 00
Lash, Z. A., K.C., LL.D., trustee.....	Toronto, Ont.....	66	1,650 00	1,650 00
Leach, James.....	".....	40	1,000 00	1,000 00
Leckie, Miss Sarah.....	Bullocks Corners, Ont.....	13	325 00	325 00
Leslie, William.....	Unknown.....	2	50 00	50 00
Lester, Thomas W.....	Hamilton, Ont.....	22	550 00	550 00
Long, Thomas.....	Collingwood, Ont.....	462	11,550 00	11,550 00
Long, Thomas, in trust.....	".....	254	6,350 00	6,350 00
Long, John J., estate of.....	Care of Thomas Long, Toronto, Ont.....	114	2,850 00	2,850 00
MacGillivray, Mrs. Clara D.....	Kingston, Ont.....	20	500 00	500 00
Macnulty, Miss C. I.....	".....	20	500 00	500 00
Macdonald, The Baroness.....	Care of A. V. Sinclair, Ottawa, Ont.....	56	1,400 00	1,400 00
MacKerchar, Donald.....	Minneapolis, Minn.....	2	50 00	50 00
MacMahon, H. P.....	Woodstock, Ont.....	10	250 00	250 00
MacMahon, H. W.....	Care of H. P. MacMahon, Toronto, Ont.....	10	250 00	250 00
Maddison, Mrs. Esther A.....	Toronto, Ont.....	10	250 00	250 00
Marling, Thomas W. B.....	Care of J. B. Gibsons & Wm. Marling, Mon- treal, Que.....	1	25 00	25 00

SESSIONAL PAPER No. 8

BRITISH AMERICA ASSURANCE COMPANY—Continued.

LIST OF SHAREHOLDERS—COMMON STOCK—Continued.

Name.	Residence.	No. of shares.	Amount subscribed.	Amount paid in cash.
			\$ cts.	\$ cts.
Marsh, Mrs. Emily Carew.....	Lindsay, Ont.....	21	525 00	525 00
Mahoney, T. H.....	Care of Mahony & Hay, Quebec, Que.....	80	2,000 00	2,000 00
Maughan, Nicholas, estate of.....	Care of John W. Maughan, Toronto, Ont.....	26	650 00	650 00
McCallum, J. Finlay.....	Edmonton, Alta.....	5	125 00	125 00
McKay, Geo.....	Unknown.....	2	50 00	50 00
McDonald, Mrs. Alice.....	Guelph, Ont.....	7	175 00	175 00
McIntosh, James Innes.....	".....	8	200 00	200 00
McKeown, Mrs. Christina Innes.....	Mrs. C. R. McKeown, Care of C. R. McKeown, Orangeville, Ont.....	7	175 00	175 00
McCabe, S. L.....	Lotus, Ont.....	20	500 00	500 00
McGee, Mrs. Annie (née Osborne).....	Toronto, Ont.....	13	325 00	325 00
McLaughlin, Dr. R. G.....	".....	2	50 00	50 00
McLean, Donald.....	".....	2	50 00	50 00
Mendows, Mrs. Emily M.....	Wexford, Ireland.....	24	600 00	600 00
Meikle, W. B.....	Toronto, Ont.....	50	1,250 00	1,250 00
Milner, Margaret Flavell, Mrs.....	".....	12	300 00	300 00
Moran, W. J.....	Winnipeg, Man.....	18	450 00	450 00
Morrison, Miss Ethel I.....	Montreal, Que.....	176	4,400 00	4,400 00
Mountain, Rev. J. J. S., exec. estate of.....	Corwall, Ont.....	102	2,550 00	2,550 00
Munro, Alexander.....	Toronto, Ont.....	5	125 00	125 00
Moyna, Rev. Michael.....	Barrie, Ont.....	40	1,000 00	1,000 00
Mountain, Mrs. Louisa Mira.....	St. Catharines, Isle of Wight, England.....	36	900 00	900 00
Morrow, Geo. A.....	Toronto, Ont.....	100	2,500 00	2,500 00
Munroe, James.....	Toronto, Ont.....	2	50 00	50 00
Murray, James Rev.....	".....	2	50 00	50 00
Myers, Augustus.....	".....	532	13,300 00	13,300 00
National Trust Co., Ltd.....	".....	668	16,700 00	16,700 00
Nicol, Miss Marg't P.....	Care of Robert Dickson, St. Marys, Ontario.....	10	250 00	250 00
Nicholls, H. A.....	Richmond Hill, Ont.....	4	100 00	100 00
Neihaus, Charles.....	Toronto, Ont.....	80	2,000 00	2,000 00
Niven, John K. & Co.....	".....	10	250 00	250 00
Northote, Henry.....	".....	2	50 00	50 00
Northern Life Assurance Co.....	London, Ont.....	209	5,000 00	5,000 00
O'Flynn, Francis E.....	Belleville, Ont.....	16	400 00	400 00
O'Flynn, Philo Walter.....	Madoc, Ont.....	17	425 00	425 00
O'Flynn, Harry H.....	Dominion Bank, Toron- to, Ont.....	10	250 00	250 00
O'Flynn, Fred. W.....	Toronto, Ont.....	10	250 00	250 00
O'Hara, James.....	".....	6	150 00	150 00
Osborne, James Kerr.....	Care of Massey-Harris Co., Toronto, Ont.....	690	17,250 00	17,250 00
Park, James.....	Toronto, Ont.....	2	50 00	50 00
Parker, Mrs. M.D.....	Winnipeg, Man.....	12	300 00	300 00
Paterson, Miss Helen M.....	Toronto, Ont.....	14	350 00	350 00
Paterson, Miss Mary Louise.....	Care of Rev. T. W. Pat- erson, Deer Park, Ont.....	48	1,200 00	1,200 00
Paterson, Rev. T. W.....	Derr Park, Ont.....	84	2,100 00	2,100 00
Paterson, John A.....	Toronto, Ont.....	2	50 00	50 00
Patrick, Geo. S.....	Lindsay, Ont.....	12	300 00	300 00
Pearcy, G. S., in trust.....	Toronto, Ont.....	12	300 00	300 00
Pellatt, Col. Sir Henry, C.V.O.....	".....	406	10,150 00	10,150 00
Perry, Walter, D.....	Mitchell, Ont.....	280	7,000 00	7,000 00
Philps, E. L.....	Halifax, N.S.....	20	500 00	500 00
Poole, James.....	Glencoe, Ont.....	4	100 00	100 00
Porter, John S.....	Toronto, Ont.....	34	850 00	850 00
Pierce, Chauncey H.....	Northampton, Mass.....	55	1,375 00	1,375 00
Potts, Mrs. James V.....	Sterling, Ont.....	20	500 00	500 00
Power, William.....	Toronto, Ont.....	4	100 00	100 00
Provident Investment Co.....	Toronto, Ont.....	14	350 00	350 00

4 GEORGE V., A. 1914

BRITISH AMERICA ASSURANCE COMPANY—Continued.

LIST OF SHAREHOLDERS—COMMON STOCK—Continued.

Name.	Residence.	No. of shares.	Amount subscribed.	Amount paid in cash.
			\$ cts.	\$ cts.
Pyne, Dr. R. A. and W. F. MacQueen, exectrs	Care of R. A. Pyne, To- ronto, Ont.			
Raikes, Geo., in trust	Barrie, Ont.	8	200 00	200 00
Raikes, Geo.	"	60	1,500 00	1,500 00
Ramsay, William	Bowland Stow, Scotland	60	1,500 00	1,500 00
Rance, Mrs. Harriet	Clinton, Ont.	26	650 00	650 00
Renwick, Mrs. Jane Macdonald	Stamford Hill, London N., Eng.	40	1,000 00	1,000 00
Ridout, Percival F.	North Toronto, Ont.	10	250 00	250 00
Robinson, Misses H. M. and A. A., executrices	"Langside" Toronto, Ont.	30	750 00	750 00
Robinson, Mrs. Elizabeth	Toronto, Ont.	40	1,000 00	1,000 00
Rogers, Dr. J. M.	Ingersoll, Ont.	50	1,250 00	1,250 00
Ross, Fred. H.	Toronto, Ont.	4	100 00	100 00
Rowell, Mrs. Elizabeth	Toronto, Ont.	10	250 00	250 00
Scott, Ana	Toronto, Ont.	10	250 00	250 00
Scott, C. W.	Unknown	8	200 00	200 00
Shaw, Mrs. Isabel T.	Toronto, Ont.	20	500 00	500 00
Sharpe, Miss Clara L.	Hamilton, Ont.	15	375 00	375 00
Simpson, Benjamin M.	San Francisco, Cal.	17	425 00	425 00
Simpson, Charles C.	Care of Wm. Simpson & Son, Philadelphia, Pa.	40	1,000 00	1,000 00
Simpson, William M.	Care of Wm. A. Simpson & Son, Philadelphia, Pa.	20	500 00	500 00
Sims, P. H.	Care of Wm. A. Simpson & Son Philadelphia, Pa.	20	500 00	500 00
Sims, P. H., in trust	Toronto, Ont.	200	5 000 00	5,000 00
Smart, A. M.	"	6	150 00	
Smith, Alexander	Care of G. M. Gunn & Son, London, Ont.	20	500 00	500 00
Smith, Mrs. Jane M., executrix	Belmont St., Toronto, Ont.	40	1,000 00	1,000 00
Smith, W. W.	Montreal, Que.	6	150 00	150 00
Smiley, James	Raleigh, N. C.	40	1,000 00	1,000 00
Sproule, Mrs. Elizabeth J.	Paris, Ont.	4	100 00	100 00
Stachler, J. M., Estate	Springfield-on-the-Credit	5	125 00	125 00
Stewart, James B.	Berlin, Ont.	10	250 00	75 00
Stewart, Wm. E.	Toronto, Ont.	4	100 00	100 00
Stewart, John and John Duncan, executors, in trust	"	4	100 00	100 00
Strathy, James Robert	Toronto, Ont.	52	1,300 00	1,300 00
Strathy, Miss Elizabeth M. L.	Care of A. G. Strathy, Toronto, Ont.	9	225 00	225 00
Strathy, A. G.	Care of A. G. Strathy, Toronto, Ont.	9	225 00	225 00
Strathy, Gerard B.	Toronto, Ont.	9	225 00	225 00
Swan, Henry	"	9	225 00	225 00
Taylor, Maria and R. V. Sinclair, executor	"	2	50 00	50 00
Tett, Mrs. Ethel M.	Ottawa, Ont.	10	250 00	250 00
Thompson, Robert, estate of	Lacombe, Alta.	88	2,200 00	2,200 00
Tilley, Mrs. Elizabeth M.	Care of R. W. Thompson Toronto, Ont.	544	13,600 00	13,600 00
Toronto General Trusts Corp., in trust	London, Ont.	4	100 00	100 00
Toronto General Trusts Corp., executors es- tate of Jane Todd Kirkland	Toronto, Ont.	210	5,250 00	5,250 00
Toronto General Trusts Corp., executors, es- tate of John Gowans	"	80	2,000 00	2,000 00
Toronto General Trusts Corp., administrators of estate of Mrs. E. M. Dalton	"	50	1,250 00	1,250 00
Toronto General Trusts Corp., trustees	"	13	325 00	325 00
Toronto General Trusts Corp., executors of estate of Chas. E. Goad	"	30	750 00	750 00
Toronto General Trusts Corp., in trust "Byr- nes"	"	700	17,500 00	17,500 00
Torrance, Rev. Robert, D.D.	Toronto, Ont.	114	2,850 00	2,850 00
Townley, W. R.	Guelph, Ont.	12	300 00	300 00
	Chicago, Ill.	20	500 00	500 00

SESSIONAL PAPER No. 8

BRITISH AMERICA ASSURANCE COMPANY—*Concluded.*LIST OF SHAREHOLDERS—COMMON STOCK—*Concluded.*

Name.	Residence.	No. of shares.	Amount subscribed.	Amount paid in cash.
			\$ cts.	\$ cts.
Turner, Geo. R.....	MacGregor, Iowa.....	4	100 00	100 00
Turner, Charles Conrad.....	Winnipeg, Man.....	5	125 00	125 00
Turner, J. A. & C.....	Melfort, Sask.....	9	225 00	225 00
Wade, Mrs. Lillie M.....	Brighton, Ont.....	33	825 00	825 00
Walker, Miss Mary L.....	Ottawa, Ont.....	24	600 00	600 00
Walker, W. H.....	Governor Generals Office, Ottawa, Ont.....	14	350 00	350 00
Warren, Charles D.....	Toronto, Ont.....	1	25 00	25 00
Watson, Mrs. Sarah.....	Milwaukee, Wis.....	125	3,125 00	3,125 00
Watson, Thomas.....	Toronto, Ont.....	80	2,000 00	2,000 00
Weir, James.....	Unknown.....	8	200 00	200 00
Western Assurance Co.....	Toronto, Ont.....	13,633	340,825 00	340,825 00
Whittier, H. F.....	Trenton, Ont.....	18	450 00	450 00
Wilson, Chas. S., Executor and trustee of estate of	Toronto, Ont.....	40	1,000 00	1,000 00
Wilson, John.....	Unknown.....	8	200 00	200 00
Wingard, Miss Nora M.....	Morrisburg, Ont.....	26	650 00	650 00
Wingham, John Walker.....	Toronto, Ont.....	40	1,000 00	1,000 00
Wolfe, Mrs. Maude C.....	Petrolia, Ont.....	52	1,300 00	1,300 00
Wolfe, Fred, (in trust for F. B. Wolfe).....	Petrolia, Ont.....	2	50 00	50 00
Wood, Lucinda J.....	Brantford, Ont.....	27	675 00	675 00
Woodman, Gordon C.....	Winnipeg, Man.....	40	1,000 00	1,000 00
Totals.....			\$850,000 00	\$849,029 79

LIST OF PREFERRED SHAREHOLDERS.

Baker, J. T., estate of.....	New York City, U.S.A.....	32	800 00	800 00
Brock, W. R.....	Toronto, Ont., Can.....	200	5,000 00	5,000 00
Cox, Hon. Geo. A.....	" ".....	5,000	125,000 00	125,000 00
Cox, E. W.....	" ".....	1,000	25,000 00	25,000 00
Domiaon Securities Corp., Ltd.....	" ".....	7,040	176,000 00	176,000 00
Hanna, D. B.....	" ".....	200	5,000 00	5,000 00
Hodgens, W. S., in trust.....	" ".....	648	16,200 00	16,200 00
Laird, Alexander.....	" ".....	200	5,000 00	5,000 00
Lash, Z. A., K.C., LL. D.....	" ".....	200	5,000 00	5,000 00
Meikle, W. B., in trust.....	" ".....	1,000	25,000 00	25,000 00
Morrow, G. A., in trust.....	" ".....	2,000	50,000 00	50,000 00
Nicholls, Frederic.....	" ".....	200	5,000 00	5,000 00
Toronto General Trusts Corp., executors of estate of late Chas. E. Goad.....	" ".....	200	5,000 00	5,000 00
Townley, W. R.....	Chicago, Ill., U.S.A.....	80	2,000 00	2,000 00
Wood, E. R.....	Toronto, Ont., Can.....	4,000	100,000 00	100,000 00
Totals.....			\$550,000 00	\$550,000 00

BRITISH COLONIAL FIRE INSURANCE COMPANY.

LIST OF DIRECTORS (As at Feb. 20, 1914.)

Hon. C. E. Dubord, Pres.; J. B. Morissette, Vice-Pres.; J. I. Lafleur, T. Meunier, Hon. J. E. Roberge, N. Drouin, E. Huard, E. Lalonde, D. O. E. Denault, L. H. Desjardins, J. Spycket, M. Fropper.

LIST OF SHAREHOLDERS—(As at Dec. 31, 1913.)

Name.	Address.	No. of shares.	Amount subscribed.	Amount paid in cash.
				\$
Ainey, Joseph.	Montreal.	10	1,000	200
Armstrong, J. E.	Perth, N.B.	10	1,000	200
Audet, L. O.	Levis, P.Q.	5	500	100
Barras, J. D. E.	"	10	1,000	200
Beaudry, Toussaint.	Weedon Station, Q.	1	100	20
Beauvais, J. P.	Montreal.	5	500	100
Bedard, A. E., M.D.	Quebec.	5	500	100
Bérard, Jos. B.	Montreal.	5	500	100
Bisson, Evariste.	Chartierville, Q.	10	1,000	200
Blanchet, J. L.	Lambton, Q.	1	100	20
Boileau, L. J.	Montreal.	10	1,000	200
Bonignon, Dame E.	"	10	1,000	200
Borden, Robert A.	Moncton, N.B.	5	500	100
Brien, J. A., M.D.	Montreal.	25	2,500	500
Brien, L. A.	St. Germain, Q.	25	2,500	500
British Colonial Trust Co. Inc.	Montreal.	72	7,200	1,440
British Colonial Trust Co. Inc.	"	3,000	300,000	30,000
Bruneau, O. H.	Lake Aylmer.	1	100	20
Calman-Levy, G.	Paris, France.	100	10,000	2,000
Calman-Levy, Geo.	"	100	10,000	2,000
Carreau, G. P.	Montreal.	1	100	20
Chevalier, Art.	Sherbrooke, Q.	10	1,000	200
Cloutier, Jos.	St. Ephrem, Q.	1	100	20
Corbett, A. M.	Summerhill, N.B.	1	100	20
Cordonnier, Cel.	Hambourdin, France.	200	20,000	4,000
Crépy, Aug. P.O.	Lille, France.	50	5,000	1,000
Dauoust, Guis.	Ste. Anne de Bellevue, Q.	5	500	100
Décarie, J. Tel.	Montreal.	100	10,000	2,000
Dechene, Elz. Miv.	Quebec.	50	5,000	1,000
Decoster, P. E. W. J.	Lille, (N) France.	50	5,000	1,000
Deguire, J. B.	St. Laurent, Q.	40	4,000	800
Deguire, Romuald.	"	10	1,000	200
de la Mothe, J.	Montreal.	3	300	60
Delorme, C. E.	"	10	1,000	200
Demers, A. C.	Sherbrooke, Q.	15	1,500	300
Denault, D. O. E.	Sherbrooke, Q.	345	34,500	6,900
Denault, G. E.	Asbestos, Q.	10	1,000	200
Desjardins, L. H.	Terrebonne, Q.	345	34,500	6,900
Dorais, O. E.	Sherbrooke.	20	2,000	400
Drouin, Nap.	Quebec.	345	34,500	6,900
Dubord, Hon. C. E.	Beauport, Q.	345	34,500	6,900
Dupont, Alf. J. T.	Paris, France.	100	10,000	2,000
Dupré, J. B.	Montreal.	10	1,000	200
Durand, J. L.	Three Rivers.	5	500	100
Filion, Z.	Montreal.	10	1,000	200
Fontaine, J. A.	Valcourt, Q.	1	100	20
Fortier, Laval E.	Levis.	5	500	100
Gagneux, J. B., in trust	Montreal.	20	2,000	400
Garon, A. G.	Drummondville.	1	100	20
Gauvin, Pierre.	Sherbrooke, Q.	10	1,000	200
Godbout, A. M.P.P.	St. George, Est.	50	5,000	1,000
Gosselin & Lussier.	Weedon Sta., Q.	6	600	120
Gratton, J. B.	Montreal.	20	2,000	400
Guenette, J. A., M.D.	Ste. Anne de Bellevue.	3	300	60
Guptill, S. D.	Grand Manan, N.B.	5	500	100
Harris, C. P.	Moncton, N.B.	10	1,000	200
Harwood, Dr. L. de L.	Montreal.	100	10,000	2,000

SESSIONAL PAPER No. 8

BRITISH COLONIAL FIRE INSURANCE COMPANY—*Concluded.*LIST OF SHAREHOLDERS—*Concluded.*

Name.	Address.	No. of shares.	Amount subscribed.	Amount paid in cash.
			\$	\$
Huard, Eusebe.....	Lake Megantic.....	345	34,500	6,900
Jarry, Stanislas.....	St. Laurent, Q.....	50	5,000	1,000
Jolicoeur, J. A.....	St. Eph. m. Q.....	1	100	20
Joly, J. A.....	Ste. Rose, Q.....	1	100	20
Kohn, Geo.....	Paris, France.....	100	10,000	2,000
Lafamme, J. A. K.....	Quebec.....	5	500	100
Lafleur, I. L.....	Montreal.....	345	34,500	6,900
Lalonde, Emery.....	Ste. Anne de Bellevue, Q.....	345	34,500	6,900
Lamarebe, J. A. K. C.....	Montreal.....	5	500	100
Lapierre, Omer.....	".....	10	1,000	200
La Réassurance Nouvelle, Compagnie de Ré- assurances et de Co.-Assurances.....	Paris, France.....	400	40,000	8,000
Lasalle, Roch.....	St. Guillaume, Q.....	1	100	20
Lebel, S. W.....	Cabano, Q.....	10	1,000	200
Lefebvre, J. A.....	Knowlton, Q.....	2	200	40
Lefebvre, J. E.....	Farnham, Q.....	5	500	100
Legault, Victor.....	St. Laurent, Q.....	40	4,000	800
Lemieux, T. S.....	Weedon, Sta., Q.....	1	100	20
Leonard, D. A.....	Montreal, Q.....	5	500	100
Leonard, J. E. E.....	".....	345	34,500	6,900
Letourneau, Jos.....	".....	10	1,000	200
Limoges, Joseph.....	Terrebonne, Q.....	10	1,000	200
Lorrain, C. A.....	St. Jerome, Q.....	1	100	20
Maheu, Joseph.....	Montreal, Q.....	10	1,000	200
Marchand, C. A.....	".....	5	500	100
Martin, Theo.....	Chartierville, Q.....	3	300	60
Meunier, Theodore.....	Montreal.....	345	34,500	6,900
Michaud, J. L.....	".....	5	500	100
Mitchell, Mrs. M. S.....	Moncton, N.B.....	2	200	40
Morisset, Dr. A. E.....	Quebec.....	50	5,000	1,000
Morissette, J. B.....	".....	345	34,500	6,900
Nault, J. M.....	Sherbrooke, Q.....	10	1,000	200
Normandeau, J. D.....	Ste. Anne de Bellevue, Q.....	1	100	20
Pelletier, P.....	St. Guillaume, Q.....	1	100	20
Propper, Emm.....	Paris, France.....	100	10,000	2,000
Propper, Michel.....	".....	100	10,000	2,000
Queen, J. M.....	St. John, N.B.....	25	2,500	500
Reinach, G.....	Paris, France.....	100	10,000	2,000
Roberge, Hon. J. E.....	Lambton, Q.....	345	34,500	6,900
Rocbeleau, J. H.....	St. Pie, Q.....	5	500	100
Roy, Cyrille E.....	Megantic, Q.....	1	100	20
Roy, Eustache.....	".....	1	100	20
Sauvé, Joseph.....	Montreal.....	10	1,000	200
Sealbert, P. S. H. W.....	St. Andre lez. Lille, France.....	150	15,000	3,000
Seale, R. F.....	Ste. Cecile, Q.....	1	100	20
Simon, Succ. D. C.....	Hull, Q.....	5	500	100
Société Anonyme de Réassurances con. l'Ineen	Paris, France.....	300	30,000	6,000
Spycket, B.....	".....	50	5,000	1,000
Spycket, E. T.....	".....	50	5,000	1,000
Spycket, Jean P. B.....	".....	50	5,000	1,000
St. Germain, Dr. J. E.....	St. Bonaventure.....	1	100	20
St. Germain, T. A.....	St. Hyacinthe, Q.....	5	500	100
Tourville, Art.....	Montreal.....	50	5,000	1,000
Tourville, Rod. M.P.P.....	".....	50	5,000	1,000
Tremblay, Thos.....	Sherbrooke.....	5	500	100
Vaillancourt, E.....	Thetford Mines.....	1	100	20
Veilleux, Andre.....	Sherbrooke, Q.....	5	500	100
Versailles, Jean.....	Montreal, Q.....	50	5,000	1,000
Williams, F. S.....	Marysville, N.B.....	1	100	20
Wilson, Jas. W.....	Welsford, N.B.....	1	100	20
Totals.....		10,000	\$ 1,000,000	\$ 170,000

4 GEORGE V., A. 1914

THE BRITISH NORTHWESTERN FIRE INSURANCE COMPANY.

LIST OF DIRECTORS—(As at March 4, 1914.)

Edward Brown, Pres.; Sir Wm. Whyte, K. B. and E. E. Hall, Vice-Pres.; Sir D. Cameron, D. E. Williams, C. W. N. Kennedy, P. C. McIntyre, W. T. Devlin, A. C. Flumerfelt, F. Carter Cotton, Jas Balfour, T. J. S. Skinner, Thos. L. Wood, Joseph Stauffer.

LIST OF SHAREHOLDERS—(As at Dec. 31, 1913.)

Name.	Address.	No. of shares.	Amount subscribed.	Amount paid in cash.
			\$ cts.	\$ cts.
Andrew T. N.	Port Arthur, Ont.	25	1,000 00	200 00
Appleton, John	Toronto, Ont.	10	400 00	400 00
Archibald, M. G.	Kamloops, B.C.	25	1,000 00	125 00
Ashton, C. E., M.D.	Brantford, Ont.	50	2,000 00	500 00
Brydon, William	Winnipeg, Man.	20	800 00	800 00
Balfour, James	Regina, Sask.	500	20,000 00	3,000 00
Borden, Dr. L. E.	Nelson, B.C.	50	2,000 00	500 00
Brydges, S. M.	"	25	1,000 00	500 00
Burdett, J. E. A.	Winnipeg, Man.	25	1,000 00	1,000 00
Burdett, S. W.	"	15	600 00	600 00
Bryce, G., Rev.	"	50	2,000 00	2,000 00
Bjornsfeldt, G. B.	Victoria, B.C.	10	400 00	400 00
Brown, Edward	Winnipeg, Man.	1,250	50,000 00	10,000 00
Bixel, A. A.	Brantford, Ont.	25	1,000 00	333 00
Biggar, S. D.	Hamilton, Ont.	10	400 00	50 00
Bradshaw, J. L.	Stratford, Ont.	5	200 00	200 00
Beatty, J. A.	"	25	1,000 00	333 00
Bernhardt, V. B.	Preston, Ont.	20	800 00	200 00
Bernhardt, I. A.	"	10	400 00	100 00
Burrows, W. A.	Brantford, Ont.	25	1,000 00	"
Bentham, William	"	75	3,000 00	"
Briscoe, R. A.	Galt, Ont.	25	1,000 00	250 00
Brown, A. C.	Guelph, Ont.	10	400 00	50 00
Calder, Alex.	Winnipeg, Man.	25	1,000 00	1,000 00
Corbett, S. C., Dr.	"	100	4,000 00	2,500 00
Cameron, John	"	100	4,000 00	2,500 00
Chapman, Mrs. F. A.	Washington, D.C.	65	2,600 00	2,600 00
Carter-Cotton F.	Vancouver, B.C.	125	5,000 00	5,000 00
Crofts, estate J. C. T.	N. Vancouver, B.C.	200	8,000 00	1,000 00
Cameron, Sir D. C.	Winnipeg, Man.	250	10,000 00	2,000 00
Craig & Ross	"	200	8,000 00	1,000 00
Cummings, W. J.	"	100	4,000 00	4,000 00
Carter-Cotton Co.	Vancouver, B.C.	50	2,000 00	2,000 00
Calder, N. F.	Winnipeg, Man.	25	1,000 00	1,000 00
Campbell, Dr. T. F.	Galt, Ont.	10	400 00	25 00
Cushing, Hon. W. H.	Calgary, Alta.	100	4,000 00	4,000 00
Conybeare & Church	Lethbridge, Alta.	25	1,000 00	500 00
Campbell, P. J.	Winnipeg, Man.	35	1,400 00	900 00
Crease, E. A.	Nelson, B.C.	5	200 00	100 00
Creighton, W. T.	Winnipeg, Man.	30	1,200 00	800 00
Carpenter, A. G.	Nelson, B.C.	25	1,000 00	125 00
Clare, Frederick	Preston, Ont.	10	400 00	100 00
Davis, E. P.	Vancouver, B.C.	250	10,000 00	2,000 00
Dawson, Judge A.	Winnipeg, Man.	35	1,400 00	975 00
Delbridge, L. M.	"	50	2,000 00	1,250 00
Day, F. A.	Kelowna, B.C.	25	1,000 00	500 00
Darke, F. N.	Regina, Sask.	100	4,000 00	2,500 00
Evans, R. T.	Winnipeg, Man.	100	4,000 00	4,000 00
Emmert, H. L.	"	100	4,000 00	500 00
Elliott, R. T.	Victoria, B.C.	250	10,000 00	5,000 00
Foster, F. N.	Winnipeg, Man.	300	15,000 00	3,500 00
Flumerfelt, A. C.	Victoria, B.C.	250	10,000 00	2,000 00
Fair, Geo. H.	Brantford, Ont.	10	400 00	100 00

SESSIONAL PAPER No. 8

THE BRITISH NORTHWESTERN FIRE INSURANCE COMPANY—Continued.

LIST OF SHAREHOLDERS—Continued.

Name.	Address.	No. of shares.	Amount subscribed.	Amount paid in cash.
			\$ cts.	\$ cts.
Forster, F. J. R.	Stratford, Ont.	40	1,600 00	400 00
Fink, George	Preston, Ont.	25	1,000 00	250 00
Fleming, D. J.	Galt, Ont.	10	400 00	100 00
Godfrey, A. K.	Winnipeg, Man.	25	1,000 00	1,000 00
Graham, W. C.	Kamloops, B.C.	25	1,000 00	312 50
Gautier, F. E.	Winnipeg, Man.	5	200 00	132 00
Getty, Edwin J.	Galt, Ont.	100	4,000 00	1,000 00
Greenizen, J.	Petrolia, Ont.	50	2,000 00	250 00
Harvie, R. A.	Winnipeg, Man.	50	2,000 00	1,250 00
Holden, D. B.	Victoria, B.C.	25	1,000 00	1,000 00
Halls, Frank E.	Winnipeg, Man.	100	4,000 00	4,000 00
Husband, D. G.	Brantford, Ont.	5	200 00	66 00
Hughes, W. L.	"	10	400 00	100 00
Hollinrake, W. A.	"	10	400 00	100 00
Hunter, Jessie G.	"	5	200 00	66 00
Husband, Mrs. K. C.	Vernon, B.C.	50	2,000 00	1,250 00
Hill, John	Brantford, Ont.	10	400 00	50 00
Hunter, M. M.	Onandaga, Ont.	10	400 00	100 00
Halstead, A. B.	Carnduff, Sask.	50	2,000 00	400 00
Hudson, W. S.	Preston, Ont.	25	1,000 00	250 00
Ives, W. C.	Lethbridge, Alta.	50	2,000 00	1,250 00
James, E.	Winnipeg, Man.	25	1,000 00	1,000 00
Kellam, B. A.	"	25	1,000 00	200 00
Kennedy, C. W. N.	"	750	30,000 00	9,500 00
Langford, T. J.	"	25	1,000 00	1,000 00
Landerkin, H.	Toronto, Ont.	250	10,000 00	2,000 00
Langley, A. G.	Vancouver, B.C.	25	1,000 00	1,000 00
Lent & Jones.	Calgary, Alta.	50	2,000 00	2,000 00
Lonsdale, J.	Winnipeg, Man.	75	3,000 00	975 00
Lathrop, O. Y.	Lethbridge, Alta.	10	400 00	400 00
Lloyd-Jones, D.	Kelowna, B.C.	25	1,000 00	500 00
Lloyd-Jones, W.	"	25	1,000 00	500 00
Lyons, J. H.	Revelstoke, B.C.	20	800 00	266 00
Long, W. E.	Brantford, Ont.	50	2,000 00	1,000 00
Laird, J. H.	Galt, Ont.	25	1,000 00	125 00
Moody, Dr. A. W.	Winnipeg, Man.	100	4,000 00	3,200 00
Macklin, E. H.	"	5	200 00	200 00
Macara, W. E.	"	250	10,000 00	2,000 00
Malcolm, Miss M.	Newport, R.I.	6	240 00	240 00
Merritt, C. M.	Vancouver, B.C.	100	4,000 00	1,500 00
MacKay, Dr. D. S.	Winnipeg, Man.	25	1,000 00	225 00
Maurer & Wilde.	Winnipeg, Man.	50	2,000 00	250 00
Messersar, C. L.	Brantford, Ont.	100	4,000 00	1,333 00
Merner, E.	New Hamburg, Ont.	50	2,000 00	125 00
McIntyre, J. F.	Winnipeg, Man.	50	2,000 00	2,000 00
McMunn, Dr. R. S.	"	50	2,000 00	750 00
McMurty, W. J.	Galt, Ont.	25	1,000 00	250 00
McIntyre, P. C.	Winnipeg, Man.	100	4,000 00	1,500 00
McEwen, M. W.	Brantford, Ont.	10	400 00	100 00
McMurty, Jessie H.	Galt, Ont.	5	200 00	50 00
McMurty, Edna E.	"	5	200 00	50 00
Nelson, Rev. H. R.	Victoria, B.C.	25	1,000 00	1,000 00
Nellis, S. B.	Wilsonville, Ont.	45	1,800 00	350 00
Ormond, A. E.	Victoria, B.C.	250	10,000 00	2,000 00
Pulford, A. H.	Winnipeg, Man.	50	2,000 00	2,000 00
Popham, E. S., Dr.	"	50	2,000 00	1,500 00
Prowse, Dr. S. W.	"	25	1,000 00	300 00
Palmer, F. D.	Galt, Ont.	25	1,000 00	250 00
Palmer, F. H.	"	10	400 00	100 00
Richardson, R. D.	Winnipeg, Man.	25	1,000 00	700 00
Ruttan, H. N.	"	50	2,000 00	2,000 00
Robertson, O. A.	St. Paul, Minn.	250	10,000 00	2,000 00
Runians, E. O.	London, Ont.	125	5,000 00	2,000 00
Runians, J. E.	Calgary, Alta.	25	1,000 00	700 00
Robson, Judge H. A.	Winnipeg, Man.	50	2,000 00	250 00

4 GEORGE V., A. 1914

THE BRITISH NORTHWESTERN FIRE INSURANCE COMPANY—Continued.

LIST OF SHAREHOLDERS—Continued.

Name.	Address.	No. of shares.	Amount subscribed.	Amount paid in cash.
			\$ cts.	\$ cts.
Ross, Margaret.....	Winnipeg, Man.....	50	2,000 00	250 00
Ryerson, F. W.	Brantford, Ont.....	10	400 00	100 00
Ryevitz, John.....	Preston, Ont.....	25	1,000 00	250 00
Stiles, H. B.	Winnipeg, Man.....	25	1,000 00	1,000 00
Shandley, H. H.	Victoria, B.C.....	100	4,000 00	4,000 00
Sproule, W. H.	Winnipeg, Man.....	500	20,000 00	3,250 00
Sprague, D. B.	".....	25	1,000 00	200 00
Skinner, T. J. S.	Calgary, Alta.....	250	10,000 00	2,000 00
Senkler, J. H.	Vancouver, B.C.....	100	4,000 00	2,500 00
Stevens, R. W.	Kelowna, B. C.....	5	200 00	100 00
Spence, John A.....	Brantford, Ont.....	10	400 00	100 00
Speirs, D. G.	Galt, Ont.....	25	1,000 00	250 00
Sloan, John.....	".....	10	400 00	100 00
Stahlschmidt, Wm ..	Preston, Ont.....	25	1,000 00	250 00
Stauffer, Joseph.....	Galt, Ont.....	100	4,000 00	500 00
Stevenson, W. J.	London, Ont.....	50	2,000 00	250 00
Todd, Dr. J. O.....	Winnipeg, Man.....	50	2,000 00	2,000 00
Tufford, A. F.	St. Thomas, Ont.....	25	1,000 00	250 00
Taylor, Judge A. E.....	Sarnia, Ont.....	25	1,000 00	125 00
Vokes, Charles.....	Winnipeg, Man.....	250	10,000 00	2,000 00
Watt, W. L.	Long Beach, Cal.	25	1,000 00	200 00
Wallace, C. A.	Calgary, Alta.....	50	2,000 00	2,000 00
Williams, D. E.....	Winnipeg, Man.....	500	20,000 00	3,000 00
Woodruff, H. S.	Penticton, B.C.....	50	2,000 00	1,000 00
Wade, D. E.	Winnipeg, Man.....	25	1,000 00	250 00
Wade, A. H.	".....	25	1,000 00	250 00
White, R. B.	".....	25	1,000 00	250 00
White, Wm. G.	".....	100	4,000 00	2,500 00
Whyte, Sir Wm.....	".....	250	10,000 00	2,000 00
Wilson, W. O.....	Viriden, Man.....	10	400 00	250 00
Wood, T. L.	Brantford, Ont.....	200	8,000 00	1,000 00
Wilcox, Miss H.....	".....	20	800 00	200 00
Wade, B. J.	".....	10	400 00	100 00
Wood, D. B.	Hamilton, Ont.....	100	4,000 00	500 00
Whitaker, C. W.	Brantford, Ont.....	10	400 00	100 00
Windell, Miss Jean B ..	Galt, Ont.....	5	200 00	50 00
Windell, A. J.....	".....	5	200 00	50 00
Watson, R.	Paris, Ont.....	20	800 00	200 00
Walker, John.....	Petrolca, Ont.....	25	1,000 00	125 00
Young, Robert.....	Winnipeg, Man.....	5	200 00	200 00
Young, C. R.	Lethbridge, Alta.....	50	2,000 00	1,675 00
Allen, C. E.	Winnipeg, Man.....	25	1,000 00	400 00
Allen, Vida W.....	Cheltenham, Eng.....	50	2,000 00	2,000 00
Blackert, E. G.....	Selkirk, Man.....	5	200 00	200 00
Binnington, H.....	Winnipeg, Man.....	12	480 00	100 00
Bone, T. W.	".....	2	80 00	75 00
Buchanan, W. P.....	".....	25	1,000 00	200 00
Brown, Frank L.....	".....	12	480 00	100 00
Booth, Chas. B.....	".....	25	1,000 00	200 00
Belcher, H. M.....	".....	15	600 00	100 00
Connell, A. T.....	".....	87	3,480 00	700 00
Cunningham, C.....	".....	5	200 00	200 00
Calcut, J. D.....	".....			
Campbell, T. B.....	".....	63	2,520 00	375 00
Clarke, Dr. Adam.....	".....			
Camcron, A. A.....	Oak Lake, Man.....	25	1,000 00	200 00
Domn. Inv't. & Sec. Co.....	Winnipeg, Man.....	400	16,000 00	16,000 00
Decatur, D. R.....	".....	12	480 00	100 00
Dyke, John.....	".....	125	5,000 00	750 00
Devlin, W. T.....	".....	92	3,680 00	740 00
Funk, G. H.....	".....	10	400 00	400 00
Ferguson, G. W.....	".....	12	480 00	100 00
Gentzel, A. E.....	".....	5	200 00	200 00
Grant, G. T.....	".....	5	200 00	200 00
Goldstein, Charles.....	".....	5	200 00	200 00

SESSIONAL PAPER No. 8

THE BRITISH NORTHWESTERN FIRE INSURANCE COMPANY—*Concluded.*LIST OF SHAREHOLDERS—*Concluded.*

Name.	Address.	No. of shares.	Amount subscribed.	Amount paid in cash.
			\$ cts.	\$ cts.
Hyndman, Geo. T.....	Winnipeg, Man.....	62	2,480 00	250 00
Hall, E. E.....	".....	100	4,000 00	4,000 00
Hiebert, John.....	".....	30	1,200 00	1,200 00
Hill, A. E.....	Griswold, Man.....	60	2,400 00	1,000 00
Hong, Frank Lee.....	Winnipeg, Man.....	3	120 00	100 00
Hutchinson, H. W.....	".....	5	200 00	200 00
Jones, E. W.....	Moosomin, Sask.....	7	280 00	75 00
Jonasson, J.....	Winnipeg, Man.....	3	120 00	120 00
Johnson, Chas.....	".....			
Loftus, Edwin.....	".....	25	1,000 00	700 00
Liddle, A. T.....	".....	125	5,000 00	750 00
Milton, W. R.....	".....	25	1,000 00	1,000 00
Moxam, John.....	Calgary, Alta.....	15	600 00	600 00
Maybee, W. G.....	Winnipeg, Man.....			
Manwaring, H. A.....	Birtle, Man.....	10	400 00	200 00
Macdonald, Alex.....	Winnipeg, Man.....	7	280 00	280 00
Moffatt, Rachel.....	".....	15	600 00	200 00
McCarthy, J.....	Regina, Sask.....	5	200 00	200 00
McPherson, W. J.....	Winnipeg, Man.....	37	1,480 00	300 00
McLennan, Thomas.....	Assessippi.....	1	40 00	40 00
Oakes, A. H.....	Winnipeg, Man.....	125	5,000 00	1,000 00
Patterson, H. D.....	".....	25	1,000 00	275 00
Parker, E. S.....	".....	5	200 00	200 00
Richardson, Wm.....	Portage la Prairie.....	10	400 00	100 00
Riley, W. P.....	Winnipeg, Man.....	62	2,480 00	500 00
Robert, J. V.....	".....	25	1,000 00	200 00
Smith, R. M.....	Griswold, Man.....	3	120 00	100 00
Stiles, H. B.....	Winnipeg, Man.....	25	1,000 00	200 00
Sutherland, W. J.....	".....	25	1,000 00	1,000 00
Spence, A. B.....	".....	5	200 00	200 00
Stevenson, S. S.....	".....	3	120 00	100 00
Stenner, Adam P.....	Griswold, Man.....	2	80 00	80 00
Shepard, Peers & Co.....	Selkirk, Man.....	20	800 00	100 00
Todd, Dr. J. O.....	Winnipeg, Man.....	75	3,000 00	3,000 00
Taylor, Dr. W. F.....	".....	10	400 00	400 00
White & Manahan.....	".....	5	200 00	200 00
Whiting, C. A. B.....	".....	15	600 00	175 00
Totals.....		14,492	\$579,680 00	\$215,661 50

4 GEORGE V., A. 1914

THE CANADA ACCIDENT ASSURANCE COMPANY.

LIST OF DIRECTORS—(As at February, 6, 1914).

S. H. Ewing, President; J. S. N. Dougall, Vice-President; T. H. Hudson, Manager; J. K. Osborne.
Hon. N. Curry, Jas. McGregor.

LIST OF SHAREHOLDERS—(As at December 31, 1913.)

Name.	Residence.	Amount subscribed.	Amount paid in cash.
		\$	\$
Commercial Union Assurance Co., Limited.....	London, Eng.....	102,300	40,920
Jas. McGregor	Montreal, P.Q.....	1,000	400
Thomas H. Hudson.....	"	1,000	400
J. S. N. Dougall.....	"	1,000	400
S. H. Ewing	"	1,000	400
Hon. N. Curry.....	"	1,000	400
J. K. Osborne.....	Toronto, Ont.....	1,000	400
Totals.....		\$ 108,300	\$ 43,320

THE CANADA HAIL INSURANCE COMPANY.

LIST OF DIRECTORS—(As at Feb. 5, 1914.)

Geo. H. Williams, Pres.; Frank M. Doyle, Vice-Pres.; Wm., J. Willcox, H. B. Strang, L. J. Thomas, P. J.
Montague, J. S. Haig, Arthur Macaw, Wm. M. Macaw.

LIST OF SHAREHOLDERS—(As at December, 31, 1913.)

Name	No. of shares.	Amount subscribed.	Amount. paid in cash.
		\$ cts.	\$ cts.
George H. Williams.....	25	2,500 00	1,250 00
William J. Willcox.....	25	2,500 00	1,250 00
Percival J. Montague.....	25	2,500 00	1,250 00
Frank M. Doyle.....	25	2,500 00	1,250 00
Harold B. Strang.....	25	2,500 00	1,250 00
The London & Midland Insurance Co.....	75	7,500 00	3,750 00
John T. Haig.....	25	2,500 00	1,250 00
Wm. M. Macaw.....	25	2,500 00	1,250 00
Arthur Macaw.....	25	2,500 00	1,250 00
J. Leonard Thomas.....	25	2,500 00	1,250 00
The London Mutual Fire Insurance Co.....	1,200	120,000 00	60,000 00
Totals.....	1,500	\$150,000 00	\$ 75,000 00

SESSIONAL PAPER No. 8

THE CANADA NATIONAL FIRE INSURANCE COMPANY.

LIST OF DIRECTORS—(As at March 2, 1914.)

Capt. W. Robinson, Pres.: F. H. Alexander, Vice-Pres.; N Bawlf, D. E. Sprague, E. F. Hutchings, E. D. Martin, E. L. Taylor, E. S. Popham, A. Gray, J. Rogers, F. N. Darke, S. D. Lazier, Sir Gilbert Parker.

LIST OF SHAREHOLDERS—(As at December 31, 1913.)

Name.	Residence.	No. of shares.	Amount. subscribed.	Amount. paid in cash.
			\$ cts.	\$ cts.
Agar, Mrs. H. T.	Bird's Hill, Man.	5	500 00	500 00
Anderson, Mrs. C. E.	Virden, Man.	10	1,000 00	1,000 00
Armstrong, J. C.	New Westminster, B.C.	70	7,000 00	7,000 00
Adrain, John.	St. Johns, Nfld.	10	1,000 00	1,000 00
Anderson, J. A.	Victoria, B.C.	10	1,000 00	550 00
Antoniew, Rev. A.	Kozodawinse, Russia.	30	3,000 00	3,000 00
Alexander, W. T.	Winnipeg, Man.	100	10,000 00	5,500 00
Alexander, F. H.	"	100	10,000 00	5,500 00
Allen, G. H.	"	50	5,000 00	2,930 00
Affleck, R. G.	Vancouver, B.C.	80	8,000 00	3,070 00
Armstrong, J. W., M.D.	Gladstone, Man.	20	2,000 00	1,100 00
Allen, A. E.	Victoria, B.C.	25	2,500 00	1,375 00
Appleton, & Partington.	Kenora, Ont.	10	1,000 00	550 00
Adam, George	Winnipeg, Man.	10	1,000 00	550 00
Archibald, J. R.	Kamloops, B.C.	10	1,000 00	280 00
Alexander, R. H.	Vancouver, B.C.	30	3,000 00	1,650 00
Archibald, M. G., M.D.	Kamloops, B.C.	10	1,000 00	550 00
Anderson, James	New Westminster, B.C.	30	3,000 00	1,650 00
Adam, David.	Birtle, Man.	5	500 00	230 00
Angus, Miss Mary C.	Victoria, B.C.	10	1,000 00	550 00
Arbez, C. J. H.	St. Claude, Man.	10	1,000 00	460 00
Adolph, H. L.	Brandon, Man.	10	1,000 00	50 00
Anderson, J. R.	Arcola, Sask.	2	200 00	110 00
Allan, H. M.	Weyburn, Sask.	5	500 00	230 00
Anderson, George.	Portage La Prairie, Man.	5	500 00	230 00
Abernethy, Samuel.	Vancouver, B.C.	10	1,000 00	460 00
Ashley, D. T.	"	5	500 00	185 00
Austin, H. M.	Victoria, B.C.	10	1,000 00	460 00
Astley, William.	Calgary, Alta.	10	1,000 00	370 00
Agar, H. T.	Bird's Hill, Man.	5	500 00	230 00
Agnew, G. A. T., T. D. Agnew, Trustee.	Prince Albert, Sask.	5	500 00	230 00
Aylard, G. H.	Victoria, B.C.	50	5,000 00	2,300 00
Bruce, Est. John.	Winnipeg, Man.	20	2,000 00	2,000 00
Bowker, Alex.	Doynton, near Bristol, Eng.	100	10,000 00	10,000 00
Beveridge, William.	Cumberland, B.C.	20	2,000 00	1,775 00
Birrell, Peter.	New Westminster, B.C.	10	1,000 00	1,000 00
Belson, Miss E. A.	Oxford, England.	10	1,000 00	1,000 00
Barber, Mrs. Maude M.	Fernie, B.C.	10	1,000 00	1,000 00
Bradshaw, G. H.	Binscarth, Man.	5	500 00	500 00
Burchill, W. J.	Brandon, Man.	10	1,000 00	1,000 00
Baird, Hugh.	St. Johns, Nfld.	10	1,000 00	1,000 00
Browning, D. M.	"	25	2,500 00	2,500 00
Bone, Miss Helen.	Vancouver, B.C.	10	1,000 00	730 00
Bergeron, Narcisse.	St. Boniface, Man.	10	1,000 00	1,000 00
Briercliffe, Greenwood.	Winnipeg, Man.	20	2,000 00	2,000 00
Briercliffe, Mrs. Elizabeth.	"	20	2,000 00	2,000 00
Bridgewater, Conyers.	Victoria, B.C.	20	2,000 00	2,000 00
Baxter, Samuel.	"	25	2,500 00	1,250 00
Brenchley, John.	Kenora, Ont.	10	1,000 00	1,000 00
Brymner, G. D.	New Westminster, B.C.	30	3,000 00	1,000 00
Buchan, Alexander.	Winnipeg, Man.	5	500 00	500 00
Burdette, W. W.	"	20	2,000 00	1,250 00

4 GEORGE V., A. 1914

THE CANADA NATIONAL—Continued.

LIST OF SHAREHOLDERS—Continued.

Name.	Residence.	No. of shares.	Amount subscribed.	Amount paid in cash.
			\$ cts.	\$ cts.
Bawlf, Nicholas.....	Winnipeg, Man.....	100	10,000 00	6,400 00
Beliveau, Hormidas.....	".....	25	2,500 00	1,600 00
Barrett, J. K.....	".....	10	1,000 00	640 00
Boger, H. W. O.....	".....	25	2,500 00	1,775 00
Burdett, S. W.....	".....	20	2,000 00	1,280 00
Burnett, E. A.....	Vancouver, B.C.....	10	1,000 00	400 00
Brown, W. F. H.....	Edmonton, Alta.....	5	500 00	275 00
Brown, R. S.....	Stony Mountain, Man.....	10	1,000 00	570 00
Baile, Miss Mary E.....	Winnipeg, Man.....	10	1,000 00	589 00
Bigg, Spencer.....	Vernon, B.C.....	3	300 00	165 00
Borthwick, Ralph.....	Victoria, B. C.....	100	10,000 00	5,500 00
Bailey, S. O.....	".....	50	5,000 00	2,750 00
Bryce, William, in trust for G. E. Bryce..	".....	3	300 00	165 00
Brownlee, Mrs. Margaret H.....	Winnipeg, Man.....	5	500 00	230 00
Brownlee, estate of James.....	".....	15	1,500 00	555 00
Beck, Nicholas D.....	Edmonton, Alta.....	15	1,500 00	825 00
Burgess, Joseph.....	Minnedosa, Man.....	5	500 00	275 00
Bell, Mrs. Sarah.....	Victoria, B.C.....	25	2,500 00	1,150 00
Bennett, Mrs. Lydia Jane.....	Vancouver, B.C.....	10	1,000 00	550 00
Barnes, Fred H.....	Enderby, B.C.....	10	1,000 00	550 00
Benson, Jos. M.....	Winnipeg, Man.....	5	500 00	275 00
Buskerville, Chas. A.....	".....	25	2,500 00	1,375 00
Bulyca, George H. V.....	Edmonton, Alta.....	20	2,000 00	1,100 00
Bothel, William.....	Jeunejour, Man.....	5	500 00	275 00
Beaubier, Thomas J.....	Brandon, Man.....	5	500 00	275 00
Beck, Charles.....	Yorkton, Sask.....	10	1,000 00	550 00
Baker, Mrs. Helen C.....	Victoria, B. C.....	20	2,000 00	1,100 00
Burnett, Miss Mary A. (W. S. Burnett, trustee)	Armstrong, B.C.....	10	1,000 00	460 00
Burnett, John M. (W. S. Burnett, trustee).	".....	10	1,000 00	460 00
Burnett, W. A.....	".....	10	1,000 00	460 00
Burnett, Miss E. L. (W. S. Burnett, trustee)	".....	10	1,000 00	460 00
Burnett, J. S. (W. S. Burnett, trustee).....	".....	10	1,000 00	460 00
Brownstone, Samuel.....	Elm Creek, Man.....	10	1,000 00	460 00
Bailey, Thomas.....	Oak Lake, Man.....	10	1,000 00	550 00
Bullock, William.....	Reston, Man.....	20	2,000 00	920 00
Beattie, William.....	Victoria, B. C.....	10	1,000 00	550 00
Brown, W. A.....	Vancouver, B.C.....	50	5,000 00	1,850 00
Boyce, B. F., M.D.....	Kelowna, B.C.....	100	10,000 00	5,500 00
Bertram, David.....	".....	10	1,000 00	550 00
Brown, D. E.....	The Pas, Man.....	5	500 00	275 00
Bullis, W. J.....	Weyburn, Sask.....	5	500 00	230 00
Brydges, S. M.....	Nelson, B.C.....	20	2,000 00	135 00
Booth, J. G.....	Qu'Appelle, Man.....	5	500 00	230 00
Becker, C. F.....	Wilcox, Sask.....	10	1,000 00	460 00
Bridgman, W., in trust.....	Winnipeg, Man.....	5	500 00	95 00
Butehart, R. P.....	Victoria, B. C.....	200	20,000 00	9,200 00
Brown, W. M.....	Eagle Point, Ore, U.S.A.....	10	1,000 00	550 00
Black, estate of James.....	St. Johns, Nfd.....	20	2,000 00	920 00
Brown, A. L.....	Broadview, Sask.....	5	500 00	230 00
Brook, A. T.....	Regina, Sask.....	10	1,000 00	460 00
Burry, Mrs. A. M.....	Grenfell, Sask.....	10	1,000 00	460 00
Bogue, Richard.....	Moose Jaw, Sask.....	5	500 00	230 00
Begg, W. A.....	Medicine Hat, Alta.....	10	1,000 00	460 00
Banninger, Arthur.....	Windthorst, Sask.....	5	500 00	230 00
Browl, John.....	Saskatoon, Sask.....	5	500 00	140 00
Brant, J. J.....	Pincher Creek, Alta.....	10	1,000 00	305 00
Benson, S. C.....	Nepawa, Man.....	10	1,000 00	460 00
Bowyer, John W.....	Maple Creek, Sask.....	10	1,000 00	460 00
Banbury, R. S.....	Regina, Sask.....	10	1,000 00	460 00
Balfour, Jas.....	".....	5	500 00	230 00
Ballachey, A. A.....	High River, Alta.....	10	1,000 00	460 00
Borland & McIntyre.....	Saskatoon, Sask.....	20	2,000 00	920 00
Beddingfield, Francis.....	Pekisko, Alta.....	50	5,000 00	1,850 00
Blackstock, Malcolm.....	Victoria, B.C.....	20	2,000 00	920 00
Braden, M. H.....	Fort William, Ont.....	20	2,000 00	920 00

SESSIONAL PAPER No. 8

THE CANADA NATIONAL—Continued.

LIST OF SHAREHOLDERS—Continued.

Name.	Residence.	No. of Shares.	Amount subscribed.	Amount paid in cash.
			\$ cts.	\$ cts.
Brown, W. E.	Strathmore, Alta.	20	2,000 00	740 00
Brown, J. T.	Regina, Sask.	50	5,000 00	2,300 00
Botsford, A. F.	Red Deer, Alta.	5	500 00	230 00
Bruce, Miss Alice C. (James Bruce, trustee).	High River, Alta.	5	500 00	185 00
Bentley, W. H.	Vancouver, B. C.	200	20,000 00	500 00
Byer, Henry	Lethbridge, Alta.	5	500 00	50 00
Banks & Finken.	Slocan City, B.C.	15	1,500 00	690 00
Campbell, Angus.	Victoria, B.C.	50	5,000 00	5,000 00
Campbell, Mrs. I. A.	Victoria, B.C.	50	5,000 00	5,000 00
Campbell, Peter.	Carman, Man.	10	1,000 00	1,000 00
Cathcart, Rev. N.	Guernsey, Channel Is.	10	1,000 00	1,000 00
Cuttle, H. G.	Brandon, Man.	5	500 00	500 00
Cattley, Robert.	Winnipeg, Man.	50	5,000 00	5,000 00
Clark, William.	Winnipeg, Man.	30	3,000 00	3,000 00
Creighton, D. J.	Yale, B.C.	5	500 00	500 00
Crawford, W. K. (John Crawford, trustee).	Prince Albert, Sask.	5	500 00	500 00
Cook, William.	St. John's, Nfld.	10	1,000 00	500 00
Cridge, Est. of Ed.	Victoria, B.C.	5	500 00	500 00
Cooke, E. F.	Brandon, Man.	10	1,000 00	580 00
Chapman, G. H.	Reston, Man.	10	1,000 00	1,000 00
Clarke, A. T.	Vancouver, B. C.	20	2,000 00	600 00
Carcary, S. C.	Winnipeg, Man.	10	1,000 00	730 00
Cunningham, Robert.	Spokane, Wash., U.S.A.	20	2,000 00	1,250 00
Carey, E. D.	Winnipeg, Man.	25	2,500 00	1,600 00
Curry, B. J.	"	25	2,500 00	1,375 00
Carmichael, D. L.	Vancouver, B. C.	20	2,000 00	1,100 00
Champion, H. T.	Winnipeg, Man.	10	1,000 00	550 00
Cran, James.	Duncan, B. C.	5	500 00	275 00
Cross, J. A.	Regina, Sask.	5	500 00	275 00
Church, J. W.	Victoria, B. C.	60	6,000 00	3,480 00
Church, Mrs. E. E.	"	10	1,000 00	550 00
Costley, T. D.	Kamloops, B. C.	10	1,000 00	550 00
Collison, Rev. H. A.	Mount Tolmie, B. C.	50	5,000 00	1,400 00
Cruickshank, Miss G. E.	Victoria, B.C.	10	1,000 00	460 00
Chipperfield, Sydney.	Hubbard, Sask.	2	200 00	110 00
Cameron, John.	Victoria, B.C.	5	500 00	230 00
Castell, Est. E. C.	Shoal Lake, Man.	5	500 00	500 00
Cruickshank, Mrs. M.	Victoria, B.C.	5	500 00	425 00
Caldwell, James.	Vancouver, B.C.	5	500 00	275 00
Corry, W. Y. M.D.	"	10	1,000 00	550 00
Campbell, C. F.	"	10	1,000 00	550 00
Coldwell, J. A.	"	20	2,000 00	740 00
Cooke, J. T.	Moosomin, Sask.	5	500 00	275 00
Coté, J. L.	Edmonton, Alta.	15	1,500 00	825 00
Carter, L. E.	Saltercoats, Sask.	10	1,000 00	550 00
Coke, Est. of C. E.	Winnipeg, Man.	5	500 00	185 00
Cleveland, E. A.	Vancouver, B.C.	50	5,000 00	2,750 00
Cameron, A. A.	Oak Lake, Man.	25	2,500 00	1,375 00
Crotty, H. S.	Victoria, B.C.	60	6,000 00	3,300 00
Collins, A. H.	Gladstone, Man.	5	500 00	275 00
Crawford, J. W.	Pipestone, Man.	5	500 00	230 00
Campbell, C. C.	Reston, Man.	20	2,000 00	1,100 00
Chapman, A. B. M.D.	"	10	1,000 00	550 00
Cartmell, J. M. M.D.	Glenboro, Man.	10	1,000 00	640 00
Campbell, J. A.	Dauphin, Man.	10	1,000 00	550 00
Cohen, Samuel.	Dauphin, Man.	5	500 00	275 00
Cameron, Duncan.	Gilbert Plains, Man.	10	1,000 00	550 00
Copeland, R. A.	Kelowna, B.C.	20	2,000 00	200 00
Carson, T. A.	Glenboro, Man.	10	1,000 00	280 00
Connings, C. L.	Brandon, Man.	20	2,000 00	1,100 00
Crichton, A. H.	Kelowna, B.C.	50	5,000 00	1,850 00
Collins, Peter.	Calgary, Alta.	20	2,000 00	920 00
Crandall, C. E.	"	10	1,000 00	550 00
Cowan, H. J.	Portage la Prairie, Man.	25	2,500 00	1,375 00
Cowan, T. H.	"	25	2,500 00	1,375 00

THE CANADA NATIONAL—Continued.

LIST OF SHAREHOLDERS—Continued.

Name.	Residence.	No. of shares.	Amount subscribed.	Amount paid in cash.
			\$ cts.	\$ cts.
Conway, Mrs. Lydia	Minniota, Man	5	300 00	230 00
Comerford, Patrick	Victoria, B.C.	25	2,500 00	364 00
Choquette, Arthur	So. Vancouver, B.C.	5	500 00	230 00
Caldwell, J. E.	Moose Jaw, Sask.	50	5,000 00	2,750 00
Chegwin, E. J.	Moose Jaw, Sask.	25	2,500 00	1,150 00
Campbell, J. F.	Miami, Man	10	1,000 00	280 00
Campbell, D. E.	Winnipeg, Man.	5	500 00	140 00
Christie, G. D.	Victoria, B.C.	10	1,000 00	370 00
Crease, E. A.	Nelson, B.C.	10	1,000 00	460 00
Carrey, Charles	Edmonton, Alta.	50	5,000 00	1,850 00
Carr, C. E.	Calgary, Alta.	10	1,000 00	460 00
Calvert, S. H.	Moosomin, Sask.	5	500 00	230 00
Conybeare & Church	Lethbridge, Alta.	25	2,500 00	1,150 00
Copeman, Lesslie	Moose Jaw, Sask.	5	500 00	185 00
Cooke, E. H.	Moose Jaw, Sask.	10	1,000 00	460 00
Claxton, W. C.	Calgary, Alta.	10	1,000 00	460 00
Connor, E. L. M.D.	Pincher Creek, Alta.	10	1,000 00	370 00
Clay, Mrs. Janet L.	Victoria, B.C.	50	5,000 00	1,850 00
Cooper, estate of W. J.	Portage la Prairie	35	3,500 00	1,340 00
Cyr, Adolphus	Pincher Creek, Alta.	25	2,500 00	925 00
Clemons, B. L.	Prince Albert, Alta.	10	1,000 00	460 00
Cawley, S. A.	Chilliwack, B.C.	20	2,000 00	740 00
Currie Bros.	Saskatoon, Sask.	10	1,000 00	460 00
Chisholm, A. R.	Edmonton, Alta.	100	10,000 00	5,500 00
Crang, F. W. M.D.	Edmonton, Alta. South.	10	1,000 00	460 00
Cameron, J. H.	Fort William, Ont.	10	1,000 00	460 00
Cameron & Co.	Fort William	20	2,000 00	920 00
Clark, Charles	High River, Alta.	5	500 00	185 00
Ceperley, Rounsefell & Co.	Vancouver, B.C.	50	5,000 00	2,300 00
Coronation Loan & Investment Co., Ltd.	St John's, Nfld.	10	1,000 00	460 00
Duncan, William	Winnipeg, Man.	10	1,000 00	1,000 00
Dearman, H. W.	"	30	3,000 00	2,550 00
Davis, L. G. B.	Victoria, B.C.	2	200 00	200 00
Dawson, H. G.	Wapella, Sask.	10	1,000 00	500 00
Daykin, A. N.	Vancouver, B.C.	100	10,000 00	5,000 00
Davison, William	New Westminster, B.C.	25	2,500 00	1,600 00
Dickson, T. A.	Brandon, Man.	40	4,000 00	3,240 00
Duncan, W. C.	Duncan, B.C.	30	3,000 00	1,650 00
Douglas & Co.	Winnipeg, Man.	20	2,000 00	950 00
Dingwall, estate of D. R.	"	100	10,000 00	6,400 00
Davis, J. T.	Minneapolis, Minn. U.S.A.	20	2,000 00	1,280 00
Deans, W. J.	Brandon, Man.	5	500 00	320 00
Duncan, George	Winnipeg, Man.	20	2,000 00	1,100 00
Dunmark, A. G. M.D.	Langenburg, Sask.	10	1,000 00	415 00
Dunford, C. R.	Victoria, B.C.	10	1,000 00	550 00
Dickson, J. T.	"	60	6,000 00	3,390 00
Deans, J. F.	"	100	10,000 00	1,900 00
Dudley, J. C.	Birtle, Man.	10	1,000 00	550 00
Donald, estate of W. A.	Virden, Man.	10	1,000 00	550 00
Dodson, Frank	Vancouver, B.C.	20	2,000 00	920 00
Dynes, T. B.	Fleming, Sask.	10	1,000 00	550 00
Duxbury, C. R.	Elk Horn, Man.	10	1,000 00	460 00
Drewry, George	Kenora, Ont.	50	5,000 00	2,750 00
De Long, C. T.	Victoria, B.C.	5	500 00	275 00
DeLong, Mrs. Elizabeth	"	5	500 00	275 00
Dockstader, J. H.	Armstrong, B.C.	5	500 00	255 00
Dockstader, Mrs. A. E.	"	5	500 00	255 00
Dodd, H. R. F.	Okanagan, Mission, B.C.	10	1,000 00	550 00
Dynes, V. & Son	Penticton, B.C.	15	1,500 00	555 00
Douglas, G. S.	Victoria, B.C.	20	2,000 00	1,100 00
Duffy, John	Regina, Sask.	10	1,000 00	460 00
Dallas, Harold	Roland, Man.	10	1,000 00	280 00
Dimock, W. C.	Victoria, B.C.	20	2,000 00	740 00
Davie, C. F.	"	10	1,000 00	370 00
DesRosiers, N., M.D.	Rockland, Ont.	5	500 00	230 00

SESSIONAL PAPER No. 8

THE CANADA NATIONAL—Continued.

LIST OF SHAREHOLDERS—Continued.

Name.	Residence.	No. of shares.	Amount subscribed.	Amount paid in cash.
			\$ cts.	\$ cts.
Duncan, W. H.	Regina, Sask.	25	2,500 00	1,150 00
Duthie, R. C.	Pincher Creek, Alta.	10	1,000 00	460 00
Doyle, Alfred	Fort Steel, B.C.	50	5,000 00	2,300 00
Dawson, F. B., M.D.	Maple Creek, Alta.	5	500 00	230 00
Darke, F. N.	Regina, Sask.	100	10,000 00	4,420 00
Dirks, A. B.	Rosthern, Sask.	5	500 00	250 00
Dulmage, Anson	Saskatoon, Sask.	10	1,000 00	460 00
De Salis, H. J. N.	Victoria, B.C.	10	1,000 00	280 00
Doier, A. H.	Fort William, Ont.	50	5,000 00	2,300 00
DeGero, Louis	Penticton, B.C.	5	500 00	230 00
Draper, Katherine	Vancouver, B.C.	5	500 00	230 00
Douglas, Mrs. Flora, M.	Brownlee, Sask.	10	1,000 00	550 00
Dietrich, F. E.	Minneapolis, Minn. U.S.A.	10	1,000 00	460 00
Earp, Mrs. Annie, G.	Winnipeg, Man.	2	200 00	260 00
Earp, Percy	"	5	500 00	500 00
Erzinger, John	"	25	2,500 00	1,000 00
Early, George	"	25	2,500 00	1,000 00
Eilers, Lewis	Victoria, B.C.	75	7,500 00	3,900 00
Ellis, Thomas	"	25	2,500 00	1,375 00
Elliott, R. T., K.C.	"	200	20,000 00	2,000 00
Evans, O. W.	Dawson City, Yukon	15	1,500 00	825 00
Elford, J. P.	Victoria, B.C.	50	5,000 00	2,750 00
Elford, J. H.	Victoria, B.C.	20	2,000 00	1,100 00
Elford, Theophilus	Victoria, B.C.	10	1,000 00	550 00
Eardley, B. A.	Vancouver, B.C.	10	1,000 00	550 00
Eardley, Mrs. Janet	Vancouver, B.C.	10	1,000 00	550 00
Elliott, G. W.	Medicine Hat, Alta.	5	500 00	230 00
England, Charles	Carlstadt, Alta.	5	500 00	230 00
Edgar, Mrs. Maud M.	Vancouver, B.C.	10	1,000 00	550 00
Frazer, R. P.	Minnedosa, Man.	10	1,000 00	1,000 00
Fletcher, Joseph	Victoria, B.C.	200	20,000 00	10,000 00
Frankfurter, George	Winnipeg, Man.	20	2,000 00	1,100 00
Fear, G. M.	Banff, Alta.	6	600 00	320 00
Fear, W. H.	Banff, Alta.	6	600 00	320 00
Frairie, T. H.	Scott, Sask.	1	100 00	46 00
Fernie, William	Victoria, B.C.	100	10,000 00	5,500 00
Flett, J. A.	Vancouver, B.C.	20	2,000 00	1,100 00
Falls, Hugh	Ladner, B.C.	10	1,000 00	640 00
Fuller, Harry	Victoria, B.C.	10	1,000 00	550 00
Frizell, G. L.	Minnedosa, Man.	5	500 00	275 00
Finch, E. E.	Victoria, B.C.	10	1,000 00	370 00
Foote, W. A.	Revelstoke, B.C.	10	1,000 00	550 00
Freeman, G. A.	Victoria, B.C.	20	2,030 00	1,100 00
Ferguson, Hugh	Kenora, Ont.	10	1,000 00	550 00
Forbes, Adam	Rathwell, Man.	10	1,000 00	320 00
Fontana, Peter	Virden, Man.	5	500 00	275 00
Framont, Joseph	Oak Lake, Man.	10	1,000 00	550 00
Ferrier, Rev. Thompson	Brandon, Man.	20	2,000 00	920 00
Fredericksen, J. S.	Glenboro, Man.	10	1,000 00	280 00
Forbes, Wilford	Calgary, Alta.	10	1,000 00	305 00
Falk, A. A.	New Westminster, B.C.	50	5,000 00	1,850 00
Foxwell, W. E.	Victoria, B.C.	10	1,000 00	190 00
Field, W. H., M.D.	Swift Current, Sask.	10	1,000 00	460 00
Forster, H. T. W.	Medicine Hat, Alta.	20	2,000 00	700 00
Ferguson, R. N.	Victoria, B.C.	25	2,500 00	1,150 00
Fenton, Miss B. M. (A. A. King, trustee)	Ladner, B.C.	5	500 00	220 00
Ferguson, Archibald, jr.	Holyoke, Mass., U.S.A.	2	200 00	164 30
Foote, A. A. B.	Pincher Creek, Alta.	10	1,000 00	460 00
Ferguson, James	Gull Lake, Sask.	5	500 00	230 00
Froom, A. C.	Regina, Sask.	20	2,000 00	920 00
Fowler, J. F.	Wetaskiwin, Alta.	10	1,000 00	460 00
Fudger, W. E.	Winnipeg, Man.	20	2,000 00	785 00
Fanning, Mrs. F. M.	Nanaimo, B. C.	10	1,000 00	960 00
Garland, Miss M. B.	St. John's, Nfld.	5	500 00	500 00
Gwynne-Vaughan, Miss E. B.	Chilliwack, B.C.	5	500 00	500 00

THE CANADA NATIONAL—Continued.

LIST OF SHAREHOLDERS—Continued.

Name.	Residence.	No. of shares.	Amount subscribed.		Amount paid in cash.	
			\$	cts.	\$	cts.
George, W. B.	Wapella, Sask.	5	500	00	500	00
Gore-Browne, H. T. T.	Okanagan Mission, B.C.	25	2,500	00	2,500	00
Gibbins, Johnson.	Vancouver, B.C.	10	1,000	00	1,000	00
Gunn, Robert Sen.	Winnipeg, Man.	10	1,000	00	1,000	00
Grant, David.	Vancouver, B.C.	5	500	00	500	00
Genge, L. A.	Victoria, B.C.	30	3,000	00	1,770	00
Gibson, Andrew.	Victoria, B.C.	20	2,000	00	1,255	00
Guilmet, J. A.	Chicoutimi, P. Q.	10	1,000	00	570	00
Greig, Mrs. M. E.	Victoria, B.C.	29	2,900	00	2,900	00
Gilbuly, R. H.	Selkirk, Man.	5	500	00	275	00
Gunn, W. H.	Winnipeg, Man.	10	1,000	00	485	00
Gunn, Robert.	"	10	1,000	00	529	00
Gray, Andrew.	Victoria, B.C.	100	10,000	00	4,600	00
Galletley, Mrs. M. M.	Victoria, B.C.	10	1,000	00	460	00
Gunn, J. F.	Green Ridge, Alta.	10	1,000	00	550	00
Goodridge, L. A.	Edmonton, Alta.	100	10,000	00	4,250	00
Gabriel, C. F.	Winnipeg, Man.	10	1,000	00	505	00
Graham, George.	Fredericton, Man.	5	500	00	95	00
Gibson, Miss M. L.	Virden, Man.	5	500	00	275	00
Grey, R. J.	Maryfield, Sask.	20	2,000	00	1,100	00
Garry, T. H., M.P.P.	Willowbrook, Sask.	10	1,000	00	460	00
Godley, S. H.	Brandon, Man.	10	1,000	00	550	00
Grant, Mrs. H. M.	Victoria, B.C.	100	10,000	00	4,600	00
Girvan, Mrs. Louise F.	Plumas, Man.	5	500	00	275	00
Goodland, Herbert.	Brandon, Man.	5	500	00	275	00
Gray, George.	Graysville, Man.	5	500	00	230	00
Garratt, A. W.	Milestone, Sask.	10	1,000	00	370	00
Gordon, R. S.	Vancouver, B.C.	5	500	00	95	00
Gamble, G. S.	Regina, Sask.	10	1,000	00	460	00
Geddes, M. D.	Calgary, Alta.	20	2,000	00	770	00
Gass, Mrs. Elizabeth.	Victoria, B.C.	80	8,000	00	2,240	00
Gilker, J. A.	Nelson, B.C.	20	2,000	00	740	00
Groves, Job.	Steveston, B.C.	10	1,000	00	190	00
Garrow, Frederick.	Granum, Alta.	10	1,000	00	460	00
Gibbs, F. E.	Fort William, Ont.	10	1,000	00	550	00
Gross, J. P.	Wetaskiwin, Alta.	15	1,500	00	690	00
Girvin, A. W., M.D.	Stratmore, Alta.	5	500	00	230	00
Gourlay, James.	Lacombe, Alta.	10	1,000	00	460	00
Gibbons, R. V.	Lethbridge, Alta.	20	2,000	00	740	00
Glattli, Herman.	Calgary, Alta.	10	1,000	00	460	00
Grant, C. D.	Winnipeg, Man.	10	1,000	00	370	00
Hamilton, Mrs. Sarah.	Winnipeg, Man.	25	2,500	00	2,500	00
Hislop, James.	Seymour, Arm. B.C.	10	1,000	00	1,000	00
Hamilton, John.	Winnipeg, Man.	20	2,000	00	2,000	00
Hunter A. C.	Green Ridge, Man.	25	2,500	00	1,375	00
Hewlings, F. H.	Victoria, B.C.	10	1,000	00	1,000	00
Harrison, D. A., M.D.	Whitstone, Long Is., U.S.A.	20	2,000	00	2,000	00
Hadwin, F. W.	Winnipeg, Man.	5	500	00	320	00
Hebb, E. H.	"	100	10,000	00	4,600	00
Hutchings, E. F.	"	100	10,000	00	6,400	00
Hodgson, R. S.	"	5	500	00	320	00
Hail, Rev. J. A.	"	20	2,000	00	1,280	00
Hopper, A. T.	Moosomin, Sask.	5	500	00	275	00
Herron, Curry.	Winnipeg, Man.	4	400	00	220	00
Herron, Miss M. I.	Winnipeg, Man.	1	100	00	55	00
Hume, J. Fred.	Nelson, B.C.	50	5,000	00	2,570	00
Hunter, James.	Green Ridge, Man.	10	1,000	00	640	00
Hallier, J. A.	Edmonton, Alta.	20	2,000	00	1,100	00
Hainsworth, J. S.	New Westminster, B.C.	10	1,000	00	550	00
Hamilton, A. E.	Winnipeg, Man.	5	500	00	275	00
Harrison, A. G.	Edmonton, Alta.	10	1,000	00	550	00
Hose, F. E.	Vancouver, B.C.	50	5,000	00	2,300	00
Hind, W. T.	Moosomin, Sask.	30	3,000	00	1,470	00
Hollingshead, W. J.	Winnipeg, Man.	30	3,000	00	1,650	00

SESSIONAL PAPER No. 8

THE CANADA NATIONAL—Continued.

LIST OF SHAREHOLDERS—Continued.

Name.	Residence.	No. of shares.	Amount subscribed.		Amount paid in cash.	
			\$	cts.	\$	cts.
Hetu, Mrs. Bertha.....	Edmonton, Alta.....	20	2,000	00	920	00
Hallett, W. H.....	Saltcoats, Sask.....	10	1,000	00	460	00
Hoban, M. J.....	Benusejour, Man.....	5	500	00	230	00
Hoffmeister, R.....	Vancouver, B.C.....	50	5,000	00	1,400	00
Henry, C. M., M.D.....	Yorkton, Sask.....	10	1,000	00	460	00
Herriott, William.....	Souris, Man.....	10	1,000	00	460	00
Harvey, Charles.....	Kelowna, B.C.....	25	2,500	00	1,375	00
Hughes, Samuel.....	Grand View, Man.....	10	1,000	00	460	00
Harvey, James sr.....	Kelowna, B.C.....	25	2,500	00	1,375	00
Huycke, A. H., M.D.....	Kelowna, B.C.....	10	1,000	00	370	00
Hart, Wilfred.....	Brandon, Man.....	10	1,000	00	550	00
Hall, G. C.....	Portage la Prairie.....	10	1,000	00	430	00
Hamilton, F. J.....	Vancouver, B.C.....	20	2,000	00	740	00
Hyde, W. J.....	Balgony, Sask.....	20	2,000	00	920	00
Hamilton, Mrs. E. A., (J. G. Hamilton, trustee).....	Wileox, Sask.....	5	500	00	185	00
Hutchison, T. W.....	Swift Current, Sask.....	5	500	00	230	00
Hepburn, Walter.....	Vancouver, B.C.....	25	2,500	00	925	00
Hunter, William.....	Toronto, Ont.....	50	5,000	00	2,300	00
Heisterman, B. S.....	Victoria, B.C.....	25	2,500	00	1,150	00
Holt, T. G.....	Medicine Hat, Alta.....	5	500	00	230	00
Haney, C. N.....	Vancouver, B.C.....	10	1,000	00	460	00
Harvey, Edward.....	St. John's, Nfld.....	20	2,000	00	920	00
Halpin, H. W.....	Prince Albert, Sask.....	10	1,000	00	460	00
Hinton, H. R.....	Pincher Creek, Alta.....	10	1,000	00	370	00
Hancock, A. J.....	Winnipeg, Man.....	10	1,000	00	550	00
Harley, Hugh.....	Swan River, Man.....	5	500	00	230	00
Hutchinson, Joseph.....	Gull Lake, Sask.....	25	2,500	00	1,150	00
Hewitt, E. G.....	Maple Creek, Sask.....	10	1,000	00	460	00
Henderson, T. H.....	Chilliwack, B.C.....	10	1,000	00	280	00
Hames, W. A. W.....	Bassano, Alta.....	10	1,000	00	190	00
Horne, J. T.....	Fort William, Ont.....	50	5,000	00	2,300	00
Holmes, W. E. M.....	High River, Alta.....	10	1,000	00	190	00
Holden, D. B., M.D.....	Victoria, B.C.....	10	1,000	00	460	00
Hume, Alexander.....	Lacombe, Alta.....	30	3,000	00	840	00
Innes, R. L.....	Hamilton, Ont.....	25	2,500	00	2,500	00
Inkster, Colin.....	Winnipeg, Man.....	30	3,000	00	3,000	00
Inksetter, W. E.....	San Jose, Costa Rica.....	20	2,000	00	2,000	00
Ives, F. D.....	Victoria, B.C.....	5	500	00	275	00
Irving, R. W., M.D.....	Kamloops, B.C.....	10	1,000	00	550	00
Ings, J. Walter.....	Lineham, Alta.....	65	6,500	00	4,160	00
Ings, F. W.....	Nanton, Alta.....	10	1,000	00	370	00
Jones, Thomas.....	Winnipeg, Man.....	20	2,000	00	1,280	00
Jeffery, Isaac.....	Winnipeg, Man.....	4	400	00	220	00
Jefferies, B. N.....	Regina, Sask.....	1	100	00	55	00
Jones, E. W.....	Moosomin, Sask.....	5	500	00	275	00
Jones, S. E.....	Virden, Man.....	10	1,000	00	550	00
Jack, Alexander.....	Victoria, B.C.....	50	5,000	00	2,650	00
Jones, Joseph.....	Brandon, Man.....	10	1,000	00	550	00
Jones, W. R.....	Vancouver, B.C.....	25	2,500	00	.....	.....
Jones, A. E.....	Milestone, Sask.....	10	1,000	00	460	00
Jones, Joseph.....	Vancouver, B.C.....	50	5,000	00	1,850	00
Jones, Ormond.....	Newdorf, Sask.....	10	1,000	00	370	00
Jones, W. H.....	Nelson, B.C.....	20	2,000	00	550	00
Jagger, Harold.....	Moose Jaw, Sask.....	10	1,000	00	460	00
Jordan, Mrs. E. K.....	Winnipeg, Man.....	3	300	00	138	00
Jenkins, C. G.....	Fort William, Ont.....	10	1,000	00	460	00
Johns, Samuel.....	Victoria, B.C.....	25	2,500	00	1,150	00
Kinnaird, D. M.....	Russell, Man.....	20	2,000	00	2,000	00
Kiddie, Thomas.....	Vancouver, B.C.....	25	2,500	00	2,500	00
Kneen, G. V.....	Montreal, Quebec.....	1	100	00	100	00
Keech, Hiram.....	Stony Mountain, Man.....	20	2,000	00	1,100	00
Keith, J. C.....	Vancouver, B.C.....	100	10,000	00	1,218	65
Kerr, T. W.....	Vancouver, B.C.....	50	5,000	00	2,300	00
Kenny, F. J., M.D.....	New Westminster, B.C.....	40	4,000	00	1,840	00

THE CANADA NATIONAL—Continued.

LIST OF SHAREHOLDERS—Continued.

Name.	Residence.	No. of shares.	Amount subscribed.	Amount paid in cash.
			\$ cts.	\$ cts.
Kay, J. D.	New Westminster, B.C.	5	500 00	275 00
Kirk, G. A.	Victoria, B.C.	20	2,000 00	1,100 00
Kippin, R. D., M.D.	Newdale, Man.	10	1,000 00	550 00
Keith, H. W., M.D.	Enderby, B. C.	10	1,000 00	550 00
Keown, L. D.	Moosomin, Sask.	5	500 00	275 00
Kane, Paul.	Rathwell, Man.	10	1,000 00	370 00
Knox, W. J., M.D.	Kelowna, B.C.	40	1,000 00	495 00
Kirk, T. W.	Myrtle, Man.	10	1,000 00	280 00
Knight, A. W. P.	Victoria, B.C.	5	500 00	230 00
King, A. A., M.D.	Ladner, B.C.	5	500 00	230 00
Kilborne, Miss Jessie.	Vancouver, B.C.	5	500 00	230 00
Kettles, Charles.	Pincher Creek, Alta.	30	3,000 00	1,380 00
Kettles, J. N.	Pincher Creek, Alta.	10	1,000 00	370 00
Kearns, David.	Maple Creek, Sask.	50	5,000 00	2,300 00
Kinnaird, A. Y.	Gull Lake, Sask.	10	1,000 00	470 00
Knox, William.	Pincher Creek, Alta.	10	1,000 00	360 00
Kempthorne, S. T.	Saskatoon, Sask.	20	2,000 00	920 00
Knight, Robert.	Calgary, Alta.	10	1,000 00	280 00
Lindsay, Mrs. A. G. C.	Mortlach, Sask.	2	200 00	200 00
Lee, Thomas.	Winnipeg, Man.	100	10,000 00	10,000 00
Livock, W. T.	Edmonton, Alta.	10	1,000 00	1,000 00
Lockhart, estate of Thos.	Vancouver, B.C.	5	500 00	500 00
Lawson, J. H.	Victoria, B.C.	35	3,500 00	2,375 00
Lamont, J. F.	Vancouver, B.C.	20	2,000 00	1,100 00
Lewin, F. E.	MacGregor, Man.	10	1,000 00	550 00
Lindsay, J. A.	Victoria, B.C.	150	15,000 00	8,250 00
Larom, W. S.	Davis P.O., Sask.	2	200 00	110 00
Liwyd, T. D. D.	Toronto, Ont.	35	3,500 00	1,250 00
Loutlier, J. S.	Edmonton, Alta.	10	1,000 00	550 00
Lovell, Mrs. Margaret.	Victoria, B.C.	40	4,000 00	2,200 00
Lyons, R. F.	Carberry, Man.	10	1,000 00	550 00
Lavery, W. R.	Newdale, Man.	10	1,000 00	550 00
Law, John.	Vancouver, B.C.	50	5,000 00	2,300 00
Lee, William.	Moosomin, Sask.	10	1,000 00	550 00
Laycock, Burton, (A. Laycock, trustee).	Foxwarren, Man.	10	1,000 00	420 00
Leavens, L. H.	Foxwarren, Man.	10	1,000 00	550 00
Laughton, J. C.	Revelstoke, B.C.	10	1,000 00	550 00
Lewarton, A. E.	Churchbridge, Sask.	10	1,000 00	550 00
Lazier, S. D.	Belleville, Ont.	100	10,000 00	5,050 00
Levar, Mrs. H. H.	Armstrong, B.C.	20	2,000 00	1,100 00
Lyons, J. B.	Carberry, Man.	10	1,000 00	550 00
Lyons, Mrs. B. M.	Carberry, Man.	5	500 00	275 00
Larne, Stanislas.	Edmonton, Alta.	25	2,500 00	1,225 00
Logan and Macdonald	Gilbert Plains, Man.	10	1,000 00	550 00
Livingstone, Mrs. A. G.	Deloraine, Man.	5	500 00	275 00
Luidlaw, Rev. R. S.	Brandon, Man.	10	1,000 00	550 00
Lawson, Thomas.	Graysville, Man.	10	1,000 00	460 00
Levy, H. E.	Victoria, B. C.	20	2,000 00	920 00
Landers, Mrs. A. L.	Ladner, B.C.	10	1,000 00	370 00
Longpre, J. A. R.	Qu'Appelle, Sask.	10	1,000 00	460 00
Limoges, Benjamin.	Whitewood, Sask.	20	2,000 00	920 00
LeMessurier, G. W.	St. John's, Nfd.	5	500 00	230 00
Latham, Arthur.	Moose Jaw, Sask.	25	2,500 00	1,150 00
Lowe, W. J.	So. Vancouver, B.C.	50	5,000 00	
Lea, Thomas.	Victoria, B.C.	10	1,000 00	370 00
Leeming, Mrs. Cecil.	Victoria, B.C.	10	1,000 00	460 00
Love, Mrs. C. H. M.	"	10	1,000 00	460 00
Lindsay & Muir.	Prince Albert, Sask.	20	2,000 00	920 00
Lozgie, W. J.	Wetaskiwin, Alta.	10	1,000 00	460 00
Muir, George.	Edinburgh, Scotland.	5	500 00	500 00
Maclean, John.	Winnipeg, Man.	20	2,000 00	1,460 00
Moon, J. J.	Russell, Man.	10	1,000 00	1,000 00
Muir, William.	Brandon, Man.	20	2,000 00	2,000 00
Murphy, H. S.	Kenora, Ont.	10	1,000 00	1,000 00
Middleton, Mrs. E. L.	Roblin, Man.	10	1,000 00	1,600 00

SESSIONAL PAPER No. 8

THE CANADA NATIONAL—Continued.

LIST OF SHAREHOLDERS—Continued.

Name.	Residence.	No. of shares.	Amount subscribed.		Amount paid in cash.	
			\$	cts.	\$	cts.
Morden, T. W.	Pincher, Creek, Alta.	5	500	00	500	00
Mail, James.	Edmonton, Alta.	20	2,000	00	2,000	00
MacPherson, Miss A. S.	Victoria, B.C.	9	900	00	900	00
Mellon, J. J.	Edmonton South, Alta.	50	5,000	00	1,850	00
Mitchell, J. A.	Pakan, Alta.	5	500	00	500	00
Martin, Cornelius.	Kelowna, B.C.	25	2,500	00	2,500	00
Montgomery, G. S.	Edmonton, Alta.	10	1,000	00	1,000	00
Murray, George.	Graysville, Man.	10	1,000	00	1,000	00
Macdonald, D. J.	Vancouver, B.C.	40	4,000	00	2,200	00
Milne, Alexander.	Winnipeg, Man.	20	2,000	00	1,280	00
Morgan, J. H.	Winnipeg, Man.	10	1,000	00	640	00
Martin, E. D.	"	100	10,000	00	2,825	00
Martysh, Rev. Basil.	Torgovaia, Russia.	20	2,000	00	1,280	00
Mullins, P. W.	Selkirk, Man.	5	500	00	275	00
Mould, J. W.	Edmonton, Alta.	50	5,000	00	2,750	00
Macdonald, J. S.	Edmonton, Alta.	100	10,000	00	5,050	00
Moore, H. H.	Calgary, Alta.	50	5,000	00	2,750	00
Maclean, H. A.	Victoria, B.C.	50	5,000	00	950	00
Munro, est. G. F.	Winnipeg, Man.	10	1,000	00	550	00
Munro, Ernest.	Dominion City, Man.	10	1,000	00	550	00
Munroe, Donald.	Winnipeg, Man.	20	2,000	00	1,100	00
Morey, Henry.	New Westminster, B.C.	10	1,000	00	550	00
Morton, John.	Vancouver, B.C.	15	1,500	00	661	25
Mitchell, J. A.	Victoria, B.C.	200	20,000	00	9,200	00
Mellard, Samuel.	Chilliwack, B.C.	10	1,000	00	550	00
Muir, James.	MacGregor, Man.	5	500	00	275	00
Martin, A. E.	Newdale, Man.	10	1,000	00	550	00
Mathieu, J. A.	Fort Frances, Ont.	50	5,000	00	2,975	00
Morrison, S. R.	Vancouver, B.C.	40	4,000	00	1,840	00
Moore, F. A.	Delia, Alta.	10	1,000	00	550	00
Morgan, P. J.	Yorkton, Sask.	10	1,000	00	370	00
Muskett, A. D.	Victoria, B.C.	5	500	00	365	00
Musson, H. G.	Winnipeg, Man.	10	1,000	00	370	00
May, L. W., M.D.	Edmonton South, Alta.	10	1,000	00	460	00
Manning, A. J.	Reston, Man.	10	1,000	00	550	00
Macmorine, Miss S. L.	Brandon, Man.	5	500	00	275	00
Matheson, Robert.	Victoria, B.C.	5	500	00	275	00
Mitchell, J. W.	Arrow River, Man.	10	1,000	00	460	00
Munroe, James.	Winnipeg, Man.	10	1,000	00	550	00
Mitchell, W. E. W.	Kelowna, B.C.	200	20,000	00	9,200	00
Marsh, John.	Kipp, Alta.	2	200	00	128	00
Megill, Mrs. M. O.	Winnipeg, Man.	10	1,000	00	370	00
Munroe, Mrs. Barbara.	"	5	500	00	275	00
Muir, Donald.	Yellow Grass, Sask.	10	1,000	00	370	00
Muir, R. H.	"	10	1,000	00	460	00
Martin, W. M.	Regina, Sask.	50	5,000	00	3,650	00
Mutter, J. M.	Victoria, B.C.	50	5,000	00	2,300	00
Martin, Charles.	Regina, Sask.	10	1,000	00	460	00
Meek, E. E., M.D.	"	20	2,000	00	920	00
Mara, J. A.	Victoria, B.C.	200	20,000	00	5,600	00
Manley, Thomas.	Prince Albert, Sask.	10	1,000	00	460	00
Markie, M. C.	Shoal Lake, Man.	5	500	00	230	00
May, A. H.	Prince Albert, Sask.	15	1,500	00	735	00
Martin, F. P. D.	Saskatoon, Sask.	10	1,000	00	400	00
Morrison, Mrs. Bertha, W. N. Morrison, trustee.	Lacombe, Alta.	15	1,500	00	690	00
MacLachlan, R. C.	Tipperary, Ireland.	21	2,100	00	2,100	00
McIntosh, S. G.	Winnipeg, Man.	10	1,000	00	1,000	00
McDonald, W. W.	Fleming, Sask.	10	1,000	00	1,000	00
McDonald, Mrs. E. E.	"	10	1,000	00	1,000	00
McDougall, James.	Victoria, B.C.	30	3,000	00	3,000	00
McKnight, George.	Glenboro, Man.	10	1,000	00	550	00
McNab, Thomas.	Turin, Alta.	10	1,000	00	1,000	00
McPherson, Daniel.	New Westminster, B.C.	30	3,000	00	1,690	00
McKinnon, Mrs. M. J.	Winnipeg, Man.	5	500	00	500	00

THE CANADA NATIONAL—Continued.

LIST OF SHAREHOLDERS—Continued.

Name.	Residence.	No. of shares.	Amount subscribed.	Amount paid in cash.
			\$ cts.	\$ cts.
McColl, Maria J.	New Westminster, B.C.	10	1,000 00	1,000 00
McKeague, W. W.	Winnipeg, Man.	50	5,000 00	2,300 00
MacLeod, M. H.	"	50	5,000 00	3,200 00
McRae, D. A.	"	50	5,000 00	3,200 00
McArthur, D. A.	"	50	5,000 00	3,200 00
McBride, William	"	3	300 00	192 00
McGrath, John	"	10	1,000 00	550 00
McCartney, John	Emerson, Man.	10	1,000 00	640 00
McRae, P. J.	Winnipeg, Man.	5	500 00	275 00
McTavish, F. C., M.D.	Vancouver, B.C.	20	2,000 00	380 00
McIntosh, David	Winnipeg, Man.	10	1,000 00	550 00
McBean, William	Ridgeville, Man.	10	1,000 00	550 00
McBean, Angus	"	10	1,000 00	550 00
McLeod, Donald	Keewatin, Ont.	5	500 00	275 00
McKay, James	Minnedosa, Man.	10	1,000 00	640 00
McDermott, P. J.	"	5	500 00	275 00
McPherson, T. S.	Victoria, B.C.	200	20,000 00	11,000 00
McKechnie, W. B., M.D.	Vancouver, B.C.	10	1,000 00	550 00
McCallum, R. H.	Russell, Man.	15	1,500 00	825 00
McGregor, Allan	Moosomin, Sask.	5	500 00	275 00
McKay, Donald	Armstrong, B.C.	40	4,000 00	1,195 00
McDonald, W. W.	Fleming, Sask.	10	1,000 00	550 00
McKay, A. H.	Minnedosa, Man.	10	1,000 00	640 00
McDougal, R. J. & Son	Lancaster, Ont.	20	2,000 00	1,100 00
McIntyre, Duncan	Carman, Man.	10	1,000 00	640 00
McIntyre, Peter	"	10	1,000 00	280 00
McGregor, James	"	10	1,000 00	460 00
McGregor, Malcolm	"	10	1,000 00	460 00
McRae, Kenneth	"	5	500 00	185 00
MacPherson, Coleman	Victoria, B.C.	50	5,000 00	2,075 00
McNeill, J. C.	Calgary, Alta.	10	1,000 00	550 00
McDonald, J. A.	Roland, Man.	25	2,500 00	1,150 00
Macdonald, C. S.	Swift Current, Sask.	5	500 00	275 00
McKenzie, Alexander	Vancouver, B.C.	10	1,000 00	460 00
McKenzie, Alexander, jr.	"	5	500 00	230 00
McKenzie, Mrs. Janet	"	5	500 00	230 00
McDonald, A. W.	"	10	1,000 00	370 00
McNeish, Thomas	Slocan City, B.C.	25	2,500 00	925 00
McNeish, Mrs. B. O.	"	25	2,500 00	925 00
M'Candless, A. G.	Vancouver, B.C.	100	10,000 00	4,600 00
McCowan, Mrs. Janet	Portage La Prairie, Man.	10	1,000 00	460 00
McEdward, George	Fort William, Ont.	30	3,000 00	1,380 00
McNaught, Matthew	Granum, Alta.	10	1,000 00	460 00
McLeod, D. D.	Regina, Sask.	25	2,500 00	1,150 00
McKellar, Peter	Fort William, Ont.	50	5,000 00	2,300 00
McMurchy, R. D.	Regina, Sask.	10	1,000 00	460 00
McPhalen, D. J.	Vancouver, B.C.	50	5,000 00	1,400 00
McElhoes, F. T.	Strathmore, Alta.	10	1,000 00	420 00
MacKenzie, Mrs. Tena	Edmonton, Alta.	10	1,000 00	280 00
McMillan, Miss Eliza	Victoria, B.C.	10	1,000 00	370 00
McLean, Miss Ernestine	Camaguey, Cuba.	50	5,000 00	1,750 00
McManus, Michael	Winnipeg, Man.	100	10,000 00	6,400 00
Narracott, Mrs. C. I.	"	10	1,000 00	1,000 00
Nimmons, Mrs. Isabella	Victoria, B.C.	100	10,000 00	10,000 00
Nelson, H. R., M.D.	"	10	1,000 00	460 00
Nugent, F. S.	Winnipeg, Man.	275	27,500 00	15,125 00
Nye, T. S.	North Vancouver, B.C.	75	7,500 00	4,825 00
Nelson, Charles	Vancouver, B.C.	50	5,000 00	500 00
Nelson Loan & Invest. Company, Limited.	St. John's, Nfld.	20	2,000 00	920 00
Noble, Francis	Longview, Alta.	10	1,000 00	370 00
Noble, W. J.	High River, Alta.	10	1,000 00	280 00
O'Sullivan, estate A. L.	New York, N.Y.	100	10,000 00	10,000 00
O'Brien, John	Portage La Prairie, Man.	25	2,500 00	1,375 00
Oliver, Wm.	Lethbridge, Alta.	25	2,500 00	1,150 00
Ohlheiser, J. H.	Gull Lake, Sask.	5	500 00	230 00

SESSIONAL PAPER No. 8

THE CANADA NATIONAL—Continued.

LIST OF SHAREHOLDERS—Continued.

Name.	Residence.	No. of shares.	Amount subscribed.		Amount paid in cash.	
			\$	cts.	\$	cts.
Odell, W. H.	Wetaskiwin, Alta.	5	500	00	230	00
Partridge, I. O.	Sintaluta, Sask.	40	4,000	00	4,000	00
Pollock, H. C.	Hedley, B.C.	5	500	00	500	00
Phair, James.	Victoria, B.C.	50	5,000	00	3,200	00
Perdue, G. M.	Victoria, B.C.	100	10,000	00	5,500	00
Pender, James.	Nanaimo, B.C.	10	1,000	00	1,000	00
Potts, R. J.	Vancouver, B.C.	5	500	00	320	00
Popham, E. S., M.D.	Winnipeg, Man.	100	10,000	00	5,500	00
Parr, W. J.	Kilarney, Man.	4	400	00	220	00
Paterson, Alexander.	Vancouver, B.C.	5	500	00	275	00
Pope, Charles.	Kenora, Ont.	20	2,000	00	1,100	00
Power, R. A.	Victoria, B.C.	5	500	00	275	00
Parker, B. C.	Kamloops, B.C.	10	1,000	00	550	00
Price, A. H.	Coquitlam, B.C.	10	1,000	00	550	00
Pennington, Walter.	Moosomin, Sask.	5	500	00	275	00
Patterson, estate Wm.	Birtle, Man.	10	1,000	00	550	00
Paddon, J. A.	St. John's, Nfld.	10	1,000	00	550	00
Pearson, Mrs. S. E.	Winnipeg, Man.	5	500	00	275	00
Pawlett, Francis.	Yorkton, Sask.	5	500	00	275	00
Peterson, estate Albert.	Winnipeg, Man.	10	1,000	00	550	00
Pitt, Alfred.	Dryden, Ont.	5	500	00	275	00
Powell, I. W., M.D.	Victoria, B.C.	100	10,000	00	3,700	00
Potter, A. E.	Edmonton, Alta.	10	1,000	00	460	00
Price, Mrs. M. A.	Montreal, Que.	20	2,000	00	740	00
Polliitt, William.	Sperling, Man.	5	500	00	275	00
Pender, W. D.	Winnipeg, Man.	10	1,000	00	460	00
Partridge, T. E.	Sintaluta, Sask.	20	2,000	00	920	00
Preston, A. F.	Victoria, B.C.	100	10,000	00	4,600	00
Paterson, J. B.	Calgary, Alta.	20	2,000	00	590	00
Piper, R. S.	Fort William, Ont.	20	2,000	00	920	00
Poole, J. I.	Lacombe, Alta.	5	500	00	320	00
Parlee, H. H.	Edmonton, Alta.	20	2,000	00	920	00
Piper, H. M.	Fort William, Ont.	20	2,000	00	920	00
Park, A. W., M.D.	Cochrane, Alta.	10	1,000	00	460	00
Pender, Miss Mary.	Nanaimo, B.C.	5	500	00	230	00
Price, Alfred.	Montreal, Que.	20	2,000	00	740	00
Parker, Sir Gilbert.	London, England.	100	10,000	00	1,900	00
Putnam, A. G.	Vancouver, B.C.	5	500	00	230	00
Quinn, J. W.	Brandon, Man.	5	500	00	275	00
Redmond, Mrs. M. E.	Wingham, Ont.	10	1,000	00	1,000	00
Robertson, John.	Cambuslang, Scotland.	10	1,000	00	1,000	00
Robertson, Andrew, jr.	"	10	1,000	00	1,000	00
Richardson, G. A.	Victoria, B.C.	10	1,000	00	1,000	00
Ross, Mrs. H. W.	Edmonton, Alta.	25	2,500	00	2,500	00
Rann, J. S.	Vancouver, B.C.	10	1,000	00	595	00
Rendell, A. S.	St. John's, Nfld.	10	1,000	00	1,000	00
Reid, James.	Nanaimo, B.C.	50	5,000	00	2,750	00
Rugg, E. W.	Winnipeg, Man.	10	1,000	00	550	00
Robinson, Capt. Wm.	"	100	10,000	00	5,500	00
Ross, D. G., M.D.	Selkirk, Man.	5	500	00	275	00
Rutherford, A. C.	Edmonton S., Alta.	100	10,000	00	4,600	00
Rogers, Johathan.	Vancouver, B.C.	100	10,000	00	4,600	00
Rott, H. H. & Son.	Emerson, Man.	5	500	00	275	00
Rithet, Mrs. V. W.	Victoria, B.C.	10	1,000	00	550	00
Redshaw, William.	Ridgeville, Man.	5	500	00	275	00
Ramsay, Walter.	Edmonton, Alta.	50	5,000	00	950	00
Roy, George.	"	25	2,500	00	1,375	00
Rutherford, Mrs. B. F.	Stratford, Ont.	5	500	00	275	00
Raney, W. D.	Moosomin, Sask.	5	500	00	275	00
Riehl, Jacob.	Transcona, Man.	10	1,000	00	370	00
Richardson, William.	Portage La Prairie, Man.	10	1,000	00	550	00
Robinson, J. W.	Victoria, B.C.	10	1,000	00	550	00
Rayner, H. W.	Kelowna, B.C.	10	1,000	00	550	00
Ranions, J. E.	Victoria, B.C.	10	1,000	00	370	00
Raby, W. G.	West Summerland, B.C.	10	1,000	00	460	00

THE CANADA NATIONAL—Continued.

LIST OF SHAREHOLDERS—Continued.

Name.	Residence.	No. of shares.	Amount subscribed.	Amount paid in cash.
			\$ cts.	\$ cts.
Redding, J. T.	Victoria, B.C.	25	2,500 00	100 00
Morris-Readie, George	Whitewood, Sask.	20	2,000 00	920 00
Ross, G. H.	Calgary, Alta.	5	500 00	185 00
Robinson, estate T. W.	Toronto, Ont.	50	5,000 00	2,300 00
Roes, H. S.	Moose Jaw, Sask.	20	2,000 00	430 00
Robinson, W. J.	Bassano, Alta.	15	1,500 00	
Reilly, Dawson & Reilly	Regina, Sask.	20	2,000 00	920 00
Ranby A. C.	Krema, Alta.	1	100 00	46 00
Robertson, estate James	Olds, Alta.	5	500 00	140 00
Rossie, E. C.	Regina, Sask.	10	1,000 00	370 00
Sandgren, J. A.	Spokane, Wash., U.S.A.	50	5,000 00	5,000 00
Steele, Mrs. F. W.	Winnipeg, Man.	20	2,000 00	2,000 00
Stevenson, Mrs. S. E.	Virde, Man.	10	1,000 00	1,000 00
Simpson, H. J.	Kentville, N.S.	10	1,000 00	1,000 00
Stull, J. F. A.	Prince Albert, Sask.	20	2,000 00	2,000 00
Sehoenan, Mrs. E.	Virde, Man.	5	500 00	500 00
Sawle, A. L.	Athabasca Landing Alta.	6	600 00	330 00
Stone, W. H.	Winnipeg, Man.	25	2,500 00	2,500 00
Skinner, Mrs. F. J.	Nanaimo, B.C.	25	2,500 00	2,500 00
Spicer, H. W.	Grenfell, Sask.	10	1,000 00	500 00
Siriott, E. J.	Minnedosa, Man.	10	1,000 00	1,000 00
Stevens, Henry	Oak Lake, Man.	10	1,000 00	1,000 00
Stuart, J. F.	Winnipeg, Man.	50	5,000 00	3,200 00
Sandison, Henry	"	25	2,500 00	1,150 00
Strevel, G. H.	"	50	5,000 00	500 00
Speirs, J. T.	"	30	3,000 00	1,920 00
Spear, J. R.	"	50	5,000 00	2,750 00
Sprague, D. E.	"	100	10,000 00	3,700 00
Sparling, estate J. W.	"	10	1,000 00	500 00
Sparling, F. W.	"	10	1,000 00	460 00
Short, James	Calgary, Alta.	20	2,000 00	1,100 00
Stirling, J. T.	Edmonton, Alta.	30	3,000 00	1,345 00
Stewart, Miss M. I.	Selkirk, Man.	5	500 00	275 00
Sutherland, Cecil	Edmonton, Alta.	20	2,000 00	1,100 00
Scott, Hon. Walter	Regina, Sask.	10	1,000 00	550 00
Stewart, Duncan	Victoria, B.C.	50	5,000 00	2,660 00
Siebenbaum, Henry	"	25	2,500 00	1,375 00
Stewart, Alexander	"	75	7,500 00	4,125 00
Smith, H. A.	Ridgeville, Man.	5	500 00	275 00
Smith, J. M.	Greenridge, Man.	10	1,000 00	550 00
Schmid, Achilles	Edmonton, Alta.	25	2,500 00	1,375 00
Scott, Robert	Victoria, B.C.	50	5,000 00	2,660 00
Simpson, H. C.	Virde, Man.	5	500 00	275 00
Speers, S. H.	Enderby, B.C.	10	1,000 00	460 00
Stubbs, L. St. Geo.	Birtle, Man.	10	1,000 00	550 00
Seldon, G. E.	Vancouver, B.C.	20	2,000 00	1,100 00
Scruton, G. R.	Beausejour, Man.	5	500 00	275 00
Smith, J. H.	Elm Creek, Man.	10	1,000 00	460 00
Scallion Bros.	Virde, Man.	20	2,000 00	1,100 00
Sandell, T. & A. J.	Oak Lake, Man.	10	1,000 00	550 00
Smith, David	Gladstone, Man.	5	500 00	230 00
Stelck, A. H. F.	Dauphin, Man.	25	2,500 00	1,150 00
Sutherland, David	"	25	2,500 00	1,150 00
Snowden, W. H.	Morden, Man.	10	1,000 00	550 00
Signar, Bros & Co.	Glenboro, Man.	10	1,000 00	460 00
Sayward, J. A.	Victoria, B.C.	200	20,000 00	11,000 00
Stewart, Miss F. N.	"	16	1,600 00	736 00
Shireff, R. G.	Edmonton S., Alta.	5	500 00	275 00
Sutherland, Mrs. Janet	Gilbert Plains, Man.	10	1,000 00	550 00
Snyder, James	Manor, Sask.	5	500 00	275 00
Sileo, A. J.	Redvers, Sask.	5	500 00	275 00
Scott, W. J.	Weyburn, Sask.	5	500 00	95 00
Silvester, Geoffrey	Calgary, Alta.	20	2,000 00	1,100 00
Schuster, estate Jos.	"	10	1,000 00	190 00

SESSIONAL PAPER No. 8

THE CANADA NATIONAL—Continued.

LIST OF SHAREHOLDERS—Continued.

Name.	Residence.	No. of shares.	Amount subscribed.		Amount paid in cash.	
			\$	cts.	\$	cts.
Sinclair, Donald.....	Miniota, Man.....	5		500 00		140 00
Spankie, J. E.....	Vancouver, B.C.....	10	1,000 00			370 00
Starr, J. C.....	Winnipeg, Man.....	5		500 00		230 00
Sharron, C. A.....	".....	10	1,500 00			825 00
St. Denis, Denis.....	Nelson, B.C.....	50	5,000 00		2,300 00	
Stamper, Daniel.....	Moose Jaw, Sask.....	10	1,000 00		460 00	
Selwood, F. S.....	Calgary, Alta.....	10	1,000 00		370 00	
Snider, A. W.....	Swift Current, Sask.....	60	6,000 00		2,760 00	
Smyth, W. Oswald.....	".....	25	2,500 00		700 00	
Sparks, F. F.....	Vancouver, B.C.....	75	7,500 00		2,550 00	
Stewart, George.....	S. Vancouver, B.C.....	150	15,000 00		4,650 00	
Simmonds, W. R.....	Medicine Hat, Alta.....	10	1,000 00		190 00	
Shaw, York.....	Calgary, Alta.....	10	1,000 00		460 00	
Sumner, A. J. E.....	Saskatoon, Sask.....	15	1,500 00		690 00	
Sutherland, Mrs. E. M.....	Macleod, Alta.....	5	500 00		230 00	
Small, Edwin.....	Maple Creek, Sask.....	5	500 00		230 00	
Salmon, H. L.....	Victoria, B.C.....	50	5,000 00		2,300 00	
Stanley, G. D. M.D.....	High River, Alta.....	5	500 00		230 00	
Storey, E. G.....	Regina, Sask.....	20	2,000 00		920 00	
Smith, A. J.....	Saskatoon, Sask.....	10	1,000 00		460 00	
Short, C. C.....	High River, Alta.....	10	1,000 00		460 00	
Smith, G. W.....	Red Deer, Alta.....	50	5,000 00		2,300 00	
St. Clair, Mrs. Eliza.....	Victoria, B. C.....	20	2,000 00		1,060 00	
Sture, P. W.....	Port Arthur, Ont.....	10	1,000 00		280 00	
Stroh, Mrs. A. B.....	Los Angeles, Cal. U.S.A.....	3	300 00		165 00	
Titley, Rupert.....	Toronto, Ont.....	10	1,000 00		1,000 00	
Taylor, E. L.....	Winnipeg, Man.....	100	10,000 00		5,500 00	
Taylor, H. H.....	Chilliwack, B. C.....	5	500 00		230 00	
Turnbull, J. H.....	Winnipeg, Man.....	100	10,000 00		6,400 00	
Tobin, A. H.....	Victoria, B. C.....	20	2,000 00		1,100 00	
Thomson, George.....	Winnipeg, Man.....	5	500 00		320 00	
Thomson, H. B.....	Victoria, B. C.....	100	10,000 00		5,500 00	
Toms, L. W.....	Victoria, B. C.....	50	5,000 00		2,750 00	
Taylor, Mrs. G. M.....	Victoria, B. C.....	10	1,000 00		550 00	
Talbot, G. R.....	Victoria, B. C.....	50	5,000 00		2,750 00	
Tomalina, Mrs. E. A. (W. J. C. Tomalin, trustee).....	Victoria, B.C.....	5	500 00		320 00	
Tyson, George.....	Vancouver, B.C.....	10	1,000 00		370 00	
Thompson, Mrs. A. G.....	Vancouver, B.C.....	5	500 00		185 00	
Thorburn, W. C.....	Broadview, Sask.....	25	2,500 00		1,150 00	
Thompson & Baker.....	Moose Jaw, Sask.....	25	2,500 00		925 00	
Tracksell, E. M.....	Victoria, B.C.....	100	10,000 00		2,800 00	
Taylor, W. E.....	Toronto, Ont.....	5	500 00		230 00	
Turgeon, Mrs. R. A.....	Cranbrook, B. C.....	50	5,000 00		2,300 00	
Taylor, Hilliard.....	Winnipeg, Man.....	10	1,000 00		550 00	
Vaughan, L. S.....	Selkirk, Man.....	10	1,000 00		550 00	
Vereker, J. E. P.....	Kenora, Ont.....	25	2,500 00		1,375 00	
Van Kleeck, P. D., M.D.....	Armstrong, B.C.....	20	2,000 00		1,100 00	
Vicars, W. G.....	Qu'Appelle, Sask.....	10	1,000 00		370 00	
Van Houten, W. J.....	Vancouver, B. C.....	200	20,000 00			
Van Egmond, W. G.....	Regina, Sask.....	20	2,000 00		920 00	
Van Decar, L. B.....	Vancouver, B. C.....	50	5,000 00		500 00	
Vigar, F. C.....	Gleichen, Alta.....	55	5,500 00		2,170 00	
Vigar, C. F. (F. C. Vigar trustee).....	Gleichen, Alta.....	5	500 00		230 00	
Van Houten, Mrs. M. O.....	Nanaimo, B.C.....	50	5,000 00		1,850 00	
Wright, W. J.....	Victoria, B.C.....	20	2,000 00		2,000 00	
Wolrige, Edward.....	Victoria, B.C.....	25	2,500 00		1,825 00	
Winter, Mrs. Sarah.....	Fleming, Sask.....	5	500 00		500 00	
Willoughby, Charles.....	Regina Sask.....	50	5,000 00		3,650 00	
Williams, A. A. G.....	Regina Sask.....	1	100 00		100 00	
Wainwright, R. S.....	Winnipeg, Man.....	20	2,000 00		1,190 00	
Wasson, H. J., M.D.....	Victoria, B.C.....	50	5,000 00		3,380 00	
Wallace, C. A.....	Grand Forks, B.C.....	35	3,500 00		3,500 00	
Wynne, J. R.....	Winnipeg, Man.....	100	10,000 00		10,000 00	
Westbrook, A. E.....	Rouleau, Sask.....	20	2,000 00		1,000 00	

4 GEORGE V., A. 1914

THE CANADA NATIONAL—Concluded.

LIST OF SHAREHOLDERS—Concluded.

Name.	Residence.	No. of shares.	Amount subscribed.	Amount paid in cash.
			\$ cts.	\$ cts.
Wilkes, John	Winnipeg, Man.	10	1,000 00	640 00
Waddell, Thomas	Winnipeg, Man.	25	2,500 00	1,600 00
West, T. A.	Winnipeg, Man.	8	800 00	440 00
Williamson, R. T.	Fort Saskatchewan, Alta.	50	5,000 00	2,750 00
Williamson, S. W.	Edmonton, Alta.	50	5,000 00	2,750 00
Wetjer, Mrs. E. J.	Victoria, B.C.	50	5,000 00	2,525 00
Walls, L. T.	Winnipeg, Man.	3	300 00	165 00
Walker, R. E.	Caledonia, Ont.	5	500 00	275 00
Walker, R. A.	Caledonia, Ont.	1	100 00	55 00
Walker, R. Eden, M.D.	New Westminster, B.C.	25	2,500 00	1,375 00
Wilson, Biggerstaff	Victoria, B.C.	100	10,000 00	4,600 00
Wilson, W. & J.	Victoria, B.C.	100	10,000 00	5,500 00
Woods, J. E.	Fincher Creek, Alta.	100	10,000 00	5,050 00
Williamson, William	Winnipeg, Man.	5	500 00	275 00
Wilson, James	Vancouver, B.C.	20	2,000 00	1,010 00
Wogan Wainwright, C.	Virden, Man.	20	2,000 00	600 00
Wilson David	Victoria, B.C.	20	2,000 00	1,100 00
Williams, Herbert	Fort Frances, Ont.	50	5,000 00	2,750 00
Woelfle, C. A.	Moosomin, Sask.	10	1,000 00	550 00
Wilson, C. H.	Fleming, Sask.	10	1,000 00	460 00
Wolrige, Frederick	Victoria, B.C.	20	2,000 00	1,100 00
Wallace, W. H.	Dauphin, Man.	20	2,000 00	740 00
Wallace, A. H.	Dauphin, Man.	10	1,000 00	550 00
Wade, A. H.	Penticton, B.C.	10	1,000 00	460 00
White, R. B., M.D.	Penticton, B.C.	20	2,000 00	920 00
Wilson, O. K.	Orland, Cal. U.S.A.	100	10,000 00	2,800 00
Willis, Robert	Vancouver, B.C.	25	2,500 00	250 00
White, Mrs. M. J. G.	Victoria, B.C.	50	5,000 00	2,300 00
White, C. J.	Vancouver, B.C.	10	1,000 00	370 00
Wallace, R. W.	Lethbridge, Alta.	10	1,000 00	460 00
Wilson, D. H.	Winnipeg, Man.	5	500 00	230 00
Willoughby, J. H. C.	Saskatoon, Sask.	15	1,500 00	690 00
Walley, A. T.	Nelson, B.C.	10	1,000 00	460 00
Wilkinson, A. I.	Prince Albert, Sask.	5	500 00	230 00
Wilson, N. R.	Winnipeg, Man.	10	1,000 00	460 00
Wenver, H. D., M.D.	Saskatoon, Sask.	10	1,000 00	460 00
Whiteside & Edmonds	New Westminster, B.C.	10	1,000 00	370 00
White, Mrs. A. J. (Dave White trustee)	Banff, Alta.	10	1,000 00	460 00
Wood, W. D.	Vancouver, B.C.	20	2,000 00	700 00
Wallace, Miss Blanche	Toronto, Ont.	10	1,000 00	280 00
Wright, Miss Hattie	Calgary, Alta.	5	500 00	230 00
Young, R. C.	Montreal Que.	5	500 00	500 00
Young, Mrs. J. H.	Murray, Ont.	5	500 00	500 00
Yates, Rowland	Victoria, B.C.	10	1,000 00	550 00
Young, Hugh	Tranent, Scotland	10	1,000 00	460 00
Totals		20,554	\$2,055,400 00	\$1,067,307 50

SESSIONAL PAPER No. 8

THE CANADA WEATHER INSURANCE COMPANY.

LIST OF DIRECTORS (As at February 23, 1914.)

Angus McKay, Pres.; F. Millman, Vice-Pres.; A. B. Welford, J. E. Ferguson.

LIST OF SHAREHOLDERS (As at December 31, 1913.)

Name.	Residence.	Amount subscribed.		Amount paid in cash.	
		\$	cts.	\$	cts.
Adams, Hy.....	Embro, Ont.....	200	00	200	00
Atmore, T. S.....	St. George.....	200	00	200	00
Alexander J.....	Palermo, Ont.....	200	00	200	00
Anderson and Tannahill.....	Cobourg, Ont.....	100	00	100	00
Appel, W. M.....	Tavistock, Ont.....	100	00	100	00
Ashley, R. B.....	Brampton, Ont.....	100	00	100	00
Armour, Mary (administratrix of estate, A. Armour, deceased).....	Brantford, Ont.....	200	00	200	00
Adamson, E. H.....	Winterbourne.....	200	00	200	00
Atkinson, C. E.....	Newport, Ont.....	100	00	100	00
Armstrong, B. J.....	Orangeville, Ont.....	100	00	50	00
Adams, E. L.....	McGregor, Ont.....	100	00	100	00
Armstrong, B. J.....	Grimsby, Ont.....	100	00	.....	.....
Andrews, Anger and Co.....	Carman, Man.....	500	00	200	00
Adamson, J. D.....	Newdale, Man.....	500	00	250	00
Ball, J. W.....	Tillsonburg, Ont.....	100	00	100	00
Barker, Wm.....	Princecton, Ont.....	100	00	100	00
Bechtel, A.....	Baden, Ont.....	100	00	100	00
Bechtel, G.....	Baden, Ont.....	200	00	200	00
Bellamy, J. J.....	Kirkton, Ont.....	100	00	100	00
Biggar, J. C.....	Mohawk, Ont.....	100	00	100	00
Black, G. D.....	Ayr, Ont.....	100	00	100	00
Boulter, W.....	Pictou, Ont.....	100	00	100	00
Broughton, H. S.....	Bradford, Ont.....	100	00	100	00
Burgis, E. A.....	Burford, Ont.....	400	00	400	00
Burton, M. E.....	Hamilton, Ont.....	100	00	100	00
Brown, Jno.....	Oxford Centre.....	800	00	800	00
Badder, Chas.....	Dresden, Ont.....	100	00	100	00
Brewer, A. J.....	Bothwell, Ont.....	100	00	100	00
Bell, L.....	Tiverton, Ont.....	100	00	100	00
Biggar, W. H.....	Mohawk, Ont.....	100	00	100	00
Brooking, W. H.....	Dundas, Ont.....	100	00	100	00
Brooking, G. E.....	".....	100	00	100	00
Buckel, Jno.....	New Hamburg, Ont.....	100	00	100	00
Brown, Jacob.....	Nanticoke, Ont.....	100	00	100	00
Berdux, P. J.....	Wellesley, Ont.....	200	00	200	00
Bond and Realty, Ltd.....	Toronto, Ont.....	35,500	00	3,740	00
Baker, A. T.....	Port Dalhousie, Ont.....	100	00	100	00
Brown, Jas.....	Lurgan, Ont.....	100	00	100	00
Brown, Thos.....	Varency, Ont.....	100	00	100	00
Broughton, V. E.....	Bradford, Ont.....	100	00	100	00
Blackburn, P.C.....	Mt. Dennis, Ont.....	100	00	100	00
Bowman, G. A.....	Conestogo, Ont.....	200	00	200	00
Brubacher, A. B.....	St. Jacobs, Ont.....	100	00	100	00
Baechler, A.....	Tavistock, Ont.....	100	00	100	00
Hoothe, P. J.....	Toronto, Ont.....	100	00	100	00
Hacon, J. A.....	Alton, Ont.....	100	00	100	00
Bundacho, S.....	Shakespeare, Ont.....	100	00	100	00
Brown, J. S.....	Laurel, Ont.....	100	00	40	00
Brock, Geo.....	Adelaide, Ont.....	100	00	100	00
Blackie, A. J.....	White Oak, Ont.....	100	00	40	00
Blair, Geo.....	Belfountain, Ont.....	200	00	200	00
Brown, J. C.....	Parkhill, Ont.....	100	00	60	00
Backus, M.....	Chatham, Ont.....	100	00	100	00
Bingeman, B. J.....	Bridgeport, Ont.....	200	00	200	00

4 GEORGE V., A. 1914

THE CANADA WEATHER—Continued.

LIST OF SHAREHOLDERS—Continued.

Name.	Residence.	Amount subscribed.	Amount paid in cash.
		\$ cts.	\$ cts.
Bunting, W. H.	St. Catharines, Ont.	100 00	100 00
Brush, B.	New Westminster, B.C.	100 00	40 00
Brooksbank, W. H.	Eberts, Ont.	100 00	60 00
Bickell, J. J.	Peterborough, Ont.	100 00	40 00
Baragar, P. B.	Arcole, Sask.	200 00	120 00
Book, J. A.	Grimsby, Ont.	200 00	120 00
Campbell, A.	Woodville, Ont.	100 00	100 00
Campbell, P.	Merton, Ont.	100 00	100 00
Campbell, W. L.	Bradford, Ont.	100 00	100 00
Caister, E.	Tavistock, Ont.	100 00	100 00
Chantler, J. G.	Boston, Ont.	100 00	100 00
Clarkson, Wm.	Svenabour, Ont.	100 00	100 00
Clinton, Wm.	Wellington, Ont.	100 00	100 00
Cowie, Geo.	Brantford, Ont.	100 00	100 00
Cuncannon, Wm.	Didsbury, Alta.	100 00	100 00
Chapin, T. F.	Beeton, Ont.	100 00	100 00
Clark, J. W.	Cainsville, Ont.	100 00	100 00
Crerar, A.	Lisbon, Ont.	100 00	100 00
Chapman, J. G.	St. Thomas.	100 00	100 00
Crumbach, J. S.	Mohawk, Ont.	500 00	500 00
Clark, Wm. I.	Alliston, Ont.	100 00	100 00
Crumbach, J. M.	Oakland, Ont.	100 00	100 00
Campbell, J. H.	Brantford, Ont.	100 00	100 00
Caskey, Jas.	Kincardine, Ont.	100 00	100 00
Coombs, Geo. R.	Guelph, Ont.	100 00	100 00
Cannon, Jno.	Hamilton, Ont.	100 00	100 00
Croft, D.	Tavistock, Ont.	100 00	100 00
Campbell, Don.	Terra Cotta.	100 00	100 00
Coad, Geo.	Alliance, Ont.	100 00	100 00
Campbell, P. D.	Newbury, Ont.	400 00	400 00
Campbell, R. B.	Arnrow, Ont.	100 00	100 00
Campbell, D. J.	Strathroy, Ont.	100 00	100 00
Cation, W. J.	Snelgrove, Ont.	100 00	100 00
Campbell, T.	Fernhill, Ont.	100 00	100 00
Church, H. L.	Stoney Creek, Ont.	100 00	100 00
Cousins, J. S.	Belmont, Ont.	100 00	40 00
Cation, J. B.	Snelgrove, Ont.	100 00	100 00
Corbett, W. L.	Brinsley, Ont.	100 00	100 00
Cerswell, J. H.	Bond Head.	100 00	100 00
Carpenter, G. H.	Fruitland, Ont.	100 00	100 00
Coulter, J. A.	Essex, Ont.	100 00	100 00
Coxon, G. J.	Milverton, Ont.	100 00	100 00
Duncanson, Jas.	Dutton, Ont.	100 00	100 00
Dutcher, A.	Bradford, Ont.	100 00	100 00
Dalton, E.	Tansley, Ont.	200 00	200 00
Drummond, J. D. F.	Ailsa Craig, Ont.	100 00	100 00
Dewar, J. D.	Coldstream, Ont.	100 00	100 00
Dewey, G. E.	Chatham, Ont.	100 00	100 00
Dolson, J. M.	Allea, Ont.	100 00	100 00
Davidson, W. T.	Snelgrove, Ont.	100 00	100 00
Donaldson, W. A.	Mono Mills, Ont.	100 00	60 00
Doyle, J. M.	Vancouver, B.C.	100 00	70 00
Dynes, W. J.	Francis, Sask.	500 00	100 00
Duff, R.	Lakefield, Ont.	200 00	80 00
Dunn, John.	Alliston, Ont.	100 00	60 00
Edgington, E. G.	Brownsville, Ont.	200 00	200 00
Edgington, E.	Woodstock, Ont.	200 00	200 00
Edgar, W. A.	Ingersoll, Ont.	100 00	100 00
Edwards, Chas.	Onondaga, Ont.	200 00	200 00
Edmondson, A.	Echo Place.	100 00	100 00
Eidt, A.	New Hamburg, Ont.	100 00	100 00
Everitt, Geo.	Newbury, Ont.	100 00	100 00
Ellis, J. F.	Essex, Ont.	100 00	100 00
Elliott, F. B.	Napier, Ont.	100 00	100 00
Elliott, Jas.	Stratford, Ont.	100 00	25 00

SESSIONAL PAPER No. 8

THE CANADA WEATHER—Continued.

LIST OF SHAREHOLDERS—Continued.

Name.	Residence.	Amount subscribed.	Amount paid in cash.
		\$ cts.	\$ cts.
Elliott, John.....	Mitchell, Ont.....	100 00	100 00
Erne, A.....	Webb, Sask.....	500 00	200 00
Edmondson, C.....	Brantford, Ont.....	100 00	100 00
Foster, Jas.....	Glen Ewen, Sask.....	300 00	120 00
Fox, P. C.....	Kingsville, Ont.....	100 00	100 00
Freeborn, W. H.....	Wellesley, Ont.....	200 00	200 00
Freeborn, A. K.....	Wellesley, Ont.....	100 00	100 00
Felker, J. F.....	Stoney Creek, Ont.....	100 00	100 00
Fraser, A.....	Bradford, Ont.....	200 00	200 00
Fraser, A.....	Verdun, Ont.....	100 00	100 00
Forrest, Jas.....	Nithburg, Ont.....	100 00	100 00
Ford, A.....	Chatham, Ont.....	200 00	140 00
Fretz, Wm.....	Jordan Harbor.....	200 00	200 00
Forman, A. E.....	Toronto, Ont.....	600 00	600 00
Fisher, H. St. C.....	Queenston, Ont.....	100 00	100 00
Fisher, C. H.....	".....	100 00	100 00
Ferguson, John.....	Kincardine, Ont.....	100 00	20 00
Fowle, J. A.....	Orillia, Ont.....	200 00	.....
Fraser, R. C.....	Arkona, Ont.....	100 00	.....
Fisher, E. M.....	Manor, Sask.....	500 00	300 00
Fried, L. G.....	Roseville, Ont.....	100 00	40 00
Falconbridge, P.....	Leamington, Ont.....	100 00	60 00
Garner, Thos.....	Palermo, Ont.....	100 00	100 00
Gerow, J.....	Bloomfield, Ont.....	100 00	100 00
Goring, A. H.....	Tavistock, Ont.....	200 00	200 00
Green, G. G.....	Bradford, Ont.....	100 00	100 00
Gawley, G. R.....	East Linton, Ont.....	100 00	100 00
Glasgow, T. J.....	Tupperville, Ont.....	100 00	100 00
Geddie, Robt.....	Paris, Ont.....	100 00	100 00
Gough, Thos. E.....	Strathroy, Ont.....	100 00	100 00
Glaister, Wm.....	Wellesley, Ont.....	100 00	100 00
Guthrie, Don.....	Beachville, Ont.....	500 00	500 00
Gardner, A.....	Woodstock, Ont.....	100 00	100 00
Guy, James.....	Sable, Ont.....	100 00	100 00
Gayman, Melvin.....	St. Catharines, Ont.....	300 00	300 00
Goos, John.....	Hanover, Ont.....	100 00	10 00
Goetting, Wm.....	New Dundee, Ont.....	200 00	100 00
Harman, H.....	Beeton, Ont.....	100 00	100 00
Holland, I.....	Brownsville, Ont.....	500 00	500 00
Hollman, A. C.....	New Dundee, Ont.....	100 00	100 00
Howell, J. B.....	St. George, Ont.....	200 00	200 00
Hill, J. J.....	Toronto, Ont.....	100 00	100 00
Hunt, Geo. W.....	".....	2,000 00	800 00
Hutchinson, R. J.....	London, Ont.....	100 00	100 00
Heilman, B.....	Rodney, Ont.....	100 00	100 00
Hardy, Hy.....	Mt. Brydges, Ont.....	300 00	300 00
Hamilton, D. R.....	Burford, Ont.....	100 00	100 00
Hager, L.....	Palermo, Ont.....	500 00	500 00
Hall, Chas.....	Trafalgar, Ont.....	100 00	100 00
Honsberger, E.....	Jordan Station, Ont.....	200 00	200 00
Honsberger, M.....	".....	200 00	200 00
Howey, J. C.....	Nanticoke, Ont.....	100 00	100 00
Hurst, J. G.....	Conestogo, Ont.....	200 00	200 00
Hurst, Mary M.....	".....	400 00	400 00
Henderson, J. F.....	Wardsville, Ont.....	100 00	100 00
Hamacher, I.....	Poplar Hill, Ont.....	100 00	100 00
Huston, E. T.....	Glencoe, Ont.....	100 00	100 00
Hamilton, A. M.....	Winterbourne, Ont.....	200 00	200 00
Harrison, B.....	Caledon, Ont.....	100 00	40 00
Hilborn, I.....	Elmira, Ont.....	100 00	100 00
Herriott, Wm.....	Souris, Man.....	500 00	300 00
Hope, J. C.....	Lang, Ont.....	100 00	40 00
Hyndman, J. A.....	Oak River, Man.....	500 00	200 00
Harkness, Robt.....	Annan, Ont.....	100 00	70 00
Hunter, John.....	Petrolia, Ont.....	200 00	100 00

4 GEORGE V., A. 1914

THE CANADA WEATHER—Continued.

LIST OF SHAREHOLDERS—Continued.

Name.	Residence.	Amount subscribed.	Amount paid in cash.
		\$ cts.	\$ cts.
Haviland, C. W.	Chatham, Ont.	100 00	40 00
Hastings, Leslie	Brantford, Ont.	200 00	200 00
Ireland, M. J.	Burlington, Ont.	100 00	100 00
Ingoldsby, Thos.	Mayfield, Ont.	100 00	100 00
Ivey, John	Jarvis, Ont.	200 00	200 00
Ionson, G. A.	Ingersoll, Ont.	100 00	100 00
James, David	Thornhill, Ont.	100 00	100 00
Johnston, J.	Chatham, Ont.	100 00	100 00
Jackson, W. A.	London, Ont.	100 00	40 00
Johnston, L. K.	Orangeville, Ont.	100 00	40 00
Jackson, M. S.	Chatham, Ont.	200 00	80 00
Jennings, F. A.	Thedford, Ont.	100 00	70 00
Karn, V. W.	Woodstock, Ont.	200 00	200 00
Kelly, D. A.	Pictou, Ont.	100 00	100 00
Kendrick, A.	Cainsville, Ont.	100 00	100 00
Kendrick, U. O.	"	100 00	100 00
Kienzle, J.	Conestogo, Ont.	100 00	100 00
Kelly, Chas.	Curries Crossing, Ont.	300 00	300 00
Koeb, J. S.	Tavistock, Ont.	100 00	100 00
Lampman, W. F.	Woodstock, Ont.	200 00	200 00
Lester, H. A.	Burford, Ont.	100 00	100 00
Lunn, James	Port Talbot, Ont.	100 00	100 00
Lang, Robert	Erin, Ont.	100 00	100 00
Livingstone, P. J.	Baden, Ont.	100 00	100 00
Laidlaw, A. E.	Brampton, Ont.	300 00	300 00
Lunn, W. H.	St. Thomas, Ont.	100 00	100 00
Lyons, Jas.	Cheltenham, Ont.	100 00	100 00
Little, Thos.	"	200 00	200 00
Lyons, W. G.	Terra Cotta, Ont.	100 00	100 00
Lyons, Georgina	"	100 00	100 00
Letson, W. J.	West Montrose, Ont.	100 00	60 00
Lawrence, W. J.	Eglinton, Ont.	200 00	200 00
Lindley, W. S.	Ingersoll, Ont.	100 00	
Laird, Jas.	Chatsworth, Ont.	200 00	80 00
Lester, E. A.	Burford, Ont.	100 00	100 00
Mitchell, Jos.	Peterborough, Ont.	200 00	80 00
MacLaren, Jas. B.	Montreal, Que.	2,000 00	800 00
Malone, John	Breehin, Ont.	100 00	100 00
Manson, Wm.	Ayr, Ont.	100 00	100 00
Millman, F.	Woodstock, Ont.	2,100 00	2,100 00
Mogk, W., Jr.	Tavistock, Ont.	100 00	100 00
Mowbray, F. B.	Palermo, Ont.	200 00	200 00
Mott, Chas.	Mount Vernon, Ont.	100 00	100 00
Miller, E. B.	Aylmer, Ont.	100 00	50 00
Meyers, C. B.	Bayside, Ont.	100 00	100 00
Miller, A.	Woodstock, Ont.	200 00	200 00
Mitton, W. J.	Thamesville, Ont.	100 00	100 00
Miller, F. W.	Lawrence Station, Ont.	100 00	100 00
Misner, G. W.	Jerseyville, Ont.	100 00	100 00
Marshall, J. R.	Northwood, Ont.	100 00	100 00
Mander, Wm.	Bradford, Ont.	100 00	100 00
Misener, W. S.	Hamilton, Ont.	100 00	100 00
Macdonald, H.	Boston Mills, Ont.	100 00	100 00
Might, A.	Derry West, Ont.	100 00	100 00
Miller, F. A.	Burford, Ont.	400 00	400 00
Miller, Walter	Bradford, Ont.	100 00	100 00
Marshall, Robert	Snelgrove, Ont.	100 00	100 00
Murray, James	Wilton Grove, Ont.	100 00	40 00
MacKenzie, Jas. A.	Kincardine, Ont.	300 00	300 00
Miller, Ferd.	Brodhagen, Ont.	100 00	100 00
Martin, Jas.	Amherstburg, Ont.	100 00	100 00
Major, P. M.	Puce, Ont.	200 00	120 00
Mitchell, Wm.	Grimsby, Ont.	100 00	30 00
Muldoon, John	Lauder, Man.	500 00	250 00
McDonald, T. D.	Olinda, Ont.	100 00	100 00

SESSIONAL PAPER No. 8

THE CANADA WEATHER—Continued.

LIST OF SHAREHOLDERS—Continued.

Name.	Residence.	Amount subscribed.	Amount paid in cash.
		\$ cts.	\$ cts.
McKay, Angus.....	Ingersoll, Ont.....	2,200 00	2,200 00
McDonald, A.....	Wellesley, Ont.....	100 00	100 00
McArthur, A.....	Cataract, Ont.....	100 00	100 00
McArthur, J. C.....	Rockside, Ont.....	100 00	100 00
McKinnon, D. C.....	Glamis, Ont.....	100 00	100 00
McMillan, D.....	Rodney, Ont.....	100 00	100 00
McEachren, D.....	Crinan, Ont.....	100 00	100 00
McNeil, D.....	Strathroy, Ont.....	100 00	100 00
McDonald, M.....	Rockton, Ont.....	100 00	100 00
McMurchy, John.....	Brampton, Ont.....	100 00	100 00
McFarland, J. B.....	Woodstock, Ont.....	300 00	300 00
McQuaker, J.....	Owen Sound, Ont.....	100 00	100 00
McKenzie, J.....	Jarvis, Ont.....	100 00	100 00
McCartney, W. A.....	Omagh, Ont.....	100 00	100 00
McCallum, D. H.....	Cowal, Ont.....	100 00	100 00
McAllister, Geo.....	Bloomington, Ont.....	200 00	200 00
McIntyre, A.....	Woodstock, Ont.....	100 00	100 00
McGregor, R. J.....	Ingleswood, Ont.....	300 00	300 00
McLachlin, Alex.....	Cowal, Ont.....	100 00	100 00
McEachren, Neil.....	Crinan, Ont.....	100 00	100 00
McCracken, W. R.S.....	Glencoe, Ont.....	100 00	100 00
McDonald, S. O.....	Cheltenham, Ont.....	300 00	300 00
McDiarmid, H. S.....	Fingal, Ont.....	100 00	100 00
McDonald, J. C.....	Springbank, Ont.....	100 00	100 00
McKinnon, A.....	Hillsburg, Ont.....	100 00	100 00
McFarlan, John.....	Leesboro, Ont.....	100 00	40 00
McGregor, J. W.....	Springbank, Ont.....	100 00	100 00
McEachern, Don.....	Linwood, Ont.....	100 00	100 00
McLachlin, D. J.....	Aylmer, Ont.....	100 00	70 00
McCaugherty, D. H.....	Streetsville, Ont.....	200 00	200 00
McTavish, A. C.....	Shakespeare, Ont.....	200 00	80 00
McKeown, Jas.....	Forest, Ont.....	100 00	60 00
McKay, A.....	Woodville, Ont.....	100 00	40 00
McAgy, John.....	Chatham, Ont.....	100 00	40 00
Nelles, T. R.....	Simcoe, Ont.....	100 00	100 00
Nesbitt, E. W.....	Woodstock, Ont.....	100 00	100 00
Newton, E.....	Toronto, Ont.....	3,000 00	.....
Oatman, A. L.....	Cornell, Ont.....	100 00	100 00
Ogilvie, Geo.....	Bradford, Ont.....	200 00	200 00
Fatterson, N.....	Woodville, Ont.....	100 00	100 00
Potter, W. A.....	Woodstock, Ont.....	200 00	200 00
Porter, S.....	Paris, Ont.....	500 00	500 00
Proctor, G. A.....	Sarnia, Ont.....	100 00	100 00
Pumfrey, C.....	Thamesville, Ont.....	100 00	100 00
Pearce, E. H.....	Wallacetown, Ont.....	100 00	100 00
Pranglen, L. J.....	St. Thomas, Ont.....	100 00	100 00
Pollard, Alice.....	Burford, Ont.....	200 00	200 00
Pearce, S. M.....	Iona, Ont.....	100 00	100 00
Park, J. H.....	Burford, Ont.....	100 00	100 00
Pettit, C. C.....	Fruitland, Ont.....	200 00	200 00
Pollard, Arthur.....	Burford, Ont.....	200 00	200 00
Pearce, W. C.....	Iona, Ont.....	100 00	100 00
Payne, R. D.....	Chatham, Ont.....	100 00	40 00
Peters, Jas.....	Falconbridge, Ont.....	100 00	100 00
Pollock, T. E.....	Kincardine, Ont.....	100 00	100 00
Parrott, Geo.....	Glencoe, Ont.....	100 00	100 00
Pierce, Thos.....	Glen Oak.....	100 00	.....
Quinn, Thos.....	Caledon, Ont.....	100 00	100 00
Reynolds, J. M.....	Beeton, Ont.....	100 00	100 00
Robinson, Wm.....	Stevensville, Ont.....	200 00	200 00
Russell, S. W.....	Tavistock, Ont.....	100 00	100 00
Raynor, John.....	Beeton, Ont.....	100 00	100 00
Reimer, E. K.....	Wellesley, Ont.....	200 00	200 00
Rowe, J. C.....	Hickson, Ont.....	100 00	100 00
Rapley, Fred.....	Strathroy, Ont.....	100 00	100 00

4 GEORGE V., A. 1914

THE CANADA WEATHER—Continued.

LIST OF SHAREHOLDERS—Continued.

Name.	Residence.	Amount subscribed.	Amount. paid. in cash.
		\$ cts.	\$ cts.
Roberts, W. A.	Ilderton, Ont.	200 00	120 00
Reid, D.	Orangeville, Ont.	100 00	40 00
Robotham, D.	Strathroy, Ont.	100 00	100 00
Ross, H. D.	Nairn, Ont.	100 00	100 00
Remus, Chas.	Harriston, Ont.	200 00	
Rudd, S. R.	Araprior, Ont.	100 00	100 00
Ryan, H. L.	Chatham, Ont.	100 00	
Richardson, Geo. S.	North Portal, Sask.	100 00	60 00
Rose, H. T.	Saskatoon, Sask.	500 00	200 00
Sherling, W. C.	Montmartre, Sask.	500 00	350 00
Saunders, C. F.	Burford, Ont.	200 00	200 00
Scott, Alex.	Tavistock, Ont.	100 00	100 00
Sebben, Geo.	Ingersoll, Ont.	300 00	300 00
Smith, Wm. M.	Scotland, Ont.	500 00	500 00
Selby, Wm.	Bradford, Ont.	100 00	100 00
Stratton, W. A.	Calgary, Alta.	100 00	100 00
Stewart, Robt.	Milton West, Ont.	100 00	100 00
Sager, J. F.	Alberton, Ont.	200 00	200 00
Strangway, E. T.	Beeton, Ont.	100 00	100 00
Strangway, H. A.	Beeton, Ont.	100 00	100 00
Swinn, A.	Guysboro, Ont.	100 00	100 00
Standing, D. J.	Burford, Ont.	200 00	200 00
Searff, J. W.	Woodstock, Ont.	100 00	100 00
Schuyler, J. W.	Brantford, Ont.	100 00	100 00
Sanderson, J. C.	Jarvis, Ont.	100 00	100 00
Schaub, L.	Wellesley, Ont.	200 00	200 00
Sarnia, Realty Co., Ltd.	Sarnia, Ont.	100 00	100 00
Simpkin, G. P.	Bradford, Ont.	100 00	100 00
Scott, Hy.	Woodstock, Ont.	1,000 00	1,000 00
Scott, T. G.	Tiverton, Ont.	100 00	100 00
Simpson, Wm.	Onondaga, Ont.	100 00	100 00
Staebler, Geo.	Tavistock, Ont.	200 00	200 00
Snider, W. W.	St. Jacobs, Ont.	500 00	500 00
Schmidt, D.	North Woolwich, Ont.	200 00	200 00
Shantz, T. S.	Waterloo, Ont.	100 00	100 00
Sterns, S. S.	Saskatoon, Sask.	100 00	100 00
Scott, Hy.	Melville Cross, Ont.	100 00	60 00
Simpson, J. A.	The Maples.	100 00	40 00
Shewfelt, P.	Armow, Ont.	100 00	100 00
Smith, A. E.	Brantford, Ont.	100 00	30 00
Shepherd, J. H.	Bridgeport, Ont.	300 00	300 00
Shoebottom, Wm. M.	London, Ont.	200 00	100 00
Spencer, C. C.	Pictou, Ont.	200 00	200 00
Seoord, B. W.	Pelham Corners, Ont.	100 00	100 00
Strong, J. H.	Belle River, Ont.	100 00	100 00
Scott, A.	McGregor, Ont.	500 00	500 00
Smythe, J. A.	Essex, Ont.	100 00	60 00
Stimers, A. O.	Essex, Ont.	100 00	100 00
Stoddart, A. E. B.	Bradford, Ont.	100 00	70 00
Shearer, W. W.	Lang, Ont.	100 00	40 00
Scollard, W. Y.	Ennismore, Ont.	100 00	40 00
Smith, J. E.	Orangeville, Ont.	300 00	150 00
Scott, C.	Strathroy, Ont.	100 00	40 00
Scott, R. N.	Peterboro, Ont.	100 00	20 00
Schaefer, Nelson.	Berlin, Ont.	100 00	100 00
Scharif, W. J.	Hartney, Man.	500 00	200 00
Taylor, R. R.	Scotland Ont.	100 00	100 00
Tubby, Clara (executrix of estate of J. H. Tubby, deceased).	Stevensville, Ont.	500 00	500 00
Taylor, T. P.	Brantford, Ont.	200 00	200 00
Taylor, James L.	Hamilton, Ont.	100 00	100 00
Taylor, G. R.	Guelph, Ont.	200 00	200 00
Tracey, O. J.	Beeton, Ont.	200 00	200 00
Tisdale, H.	Paris, Ont.	100 00	100 00
Turner, W. H.	Southwold, Ont.	300 00	300 00

SESSIONAL PAPER No. 8

THE CANADA WEATHER—*Concluded.*LIST OF SHAREHOLDERS—*Concluded.*

Name.	Residence.	Amount subscribed.	Amount paid. in cash.
		\$ cts.	\$ cts.
Thomson, Thos.....	Cainsville, Ont.....	100 00	100 00
Trimble, J. H.....	Laurel, Ont.....	100 00	40 00
Toohill, R. F.....	Strathroy, Ont.....	100 00	40 00
Turney, W. H.....	Trenton, Ont.....	100 00	5 00
Thomas, J. T.....	Portage la Prairie, Man.....	500 00	50 00
Urquhart, D.....	Hensall, Ont.....	100 00	.....
Vansickle, W. C.....	Hamilton, Ont.....	300 00	300 00
Vansickle, W. B.....	Hamilton, Ont.....	200 00	200 00
Vogler, J. B.....	Bothwell, Ont.....	100 00	100 00
West, F. H.....	Manor, Sask.....	500 00	300 00
Wallace, Hy.....	South Middleton, Ont.....	300 00	300 00
Welford, A. B.....	Woodstock, Ont.....	2,000 00	2,000 00
Welford, F. B.....	Winnipeg, Man.....	2,100 00	2,100 00
Waites, Wm.....	Medicine Hat, Alta.....	300 00	300 00
Waites, L.....	Freston, Ont.....	200 00	200 00
Wilson, J., jr.....	Onkville, Ont.....	200 00	200 00
Wrinch, L. E.....	Merton, Ont.....	100 00	100 00
Weber, C. S.....	Heidelberg, Ont.....	100 00	100 00
Watson, John.....	Toronto, Ont.....	1,600 00	1,600 00
Watson, C. H.....	Methven, Man.....	500 00	300 00
Wagg, W. W.....	Moose Jaw.....	500 00	200 00
Wilson, W. H.....	Woodstock, Ont.....	100 00	100 00
Wilson, F. G.....	Woodstock, Ont.....	100 00	100 00
Weber, S. M.....	Flordale, Ont.....	100 00	100 00
Wood, W. E.....	Jarvis, Ont.....	100 00	100 00
Wagner, P. A.....	St. Agathn, Ont.....	100 00	100 00
Wilson, L. L.....	Niagara Falls, Ont.....	300 00	300 00
Wright, A. P.....	Bradford, Ont.....	100 00	100 00
Weber, M. L.....	St. Jacobs, Ont.....	100 00	100 00
Weidenhammer, F. J.....	Hawkesville, Ont.....	200 00	200 00
Woodland, Jas.....	Orangeville, Ont.....	100 00	60 00
Weidrick, Wm.....	Edmonton, Alta.....	100 00	100 00
Wilson, R. W.....	Strathroy, Ont.....	100 00	100 00
Walker, T. P.....	Brantford, Ont.....	100 00	100 00
Wilson, J. W.....	Nortonville, Ont.....	100 00	100 00
Webster, D. F.....	West Lorne, Ont.....	100 00	100 00
Whitelock, F. C.....	Davidson, Sask.....	500 00	50 00
Yungblut, E.....	Tavistock, Ont.....	100 00	100 00
Young, D. W.....	Burtch, Ont.....	200 00	200 00
Young, Jas.....	Mohawk, Ont.....	200 00	200 00
Zavitz, J. C.....	Fernhill, Ont.....	100 00	100 00
Zehr, C.....	Tavistock, Ont.....	200 00	200 00
Zilliaz, Hy.....	Elmira, Ont.....	500 00	500 00
Totals.....		\$117,400 00	\$ 70,250 00

4 GEORGE V., A. 1914

THE CANADIAN CASUALTY & BOILER INSURANCE COMPANY.

LIST OF DIRECTORS—(As at Feb. 28, 1914.)

W. A. Young Pres.; C. Norie-Miller, F. Norie-Miller, W. S. Dinnick, Thos. H. Hall.

LIST OF SHAREHOLDERS—(As at December 31, 1913.)

Name.	Residence.	Amount subscribed.	Amount. paid. in cash.
		\$ cts.	\$ cts.
W. S. Dinnick.....	Toronto, Ont.....	2,500 00	399 00
C. Norie-Miller.....	New-York, U.S.A.....	2,500 00	399 00
F. Norie-Miller, J. P.....	Perth, Scotland.....	2,500 00	399 00
W. A. Young, M.D.....	Toronto, Ont.....	2,500 00	399 00
Jno. J. Durance.....	Toronto, Ont.....	2,500 00	399 00
Thos. H. Hall.....	Toronto, Ont.....	2,500 00	399 00
General Accident Fire & Life Ass. Corp., Ltd.....	Perth, Scotland.....	298,100 00	47,608 00
	Totals.....	\$313,100 00	\$50,000 00

SESSIONAL PAPER No. 8

THE CANADIAN FIRE INSURANCE COMPANY.

LIST OF DIRECTORS—(As at Feb. 9, 1914)

J. H. Ashdown, Pres.; R. T. Riley, Vice-Pres.; J. A. M. Aikins, K.C., M.P.;
R. J. Campbell, G. R. Crowe, John Galt, G. V. Hastings.

LIST OF SHAREHOLDERS—(As at Dec. 31, 1913.)

Name.	Residence.	Amount authorized, and fully paid up.
		\$
Adams, J. H.	Toronto, Ont.	1,000
Agnew, Amy J.	Elko, B.C.	200
Aikins, J. A. M.	Winnipeg, Man.	13,000
Alley, W. S.	Toronto, Ont.	1,000
Anderson, Wm.	Winnipeg, Man.	200
Ashdown, Emma L.	Winnipeg, Man.	10,000
Ashdown, Harry.	Winnipeg, Man.	10,000
Ashdown, J. H.	Winnipeg, Man.	15,000
Ashdown, Lillian.	Winnipeg, Man.	10,000
Armstrong, Kathleen.	Winnipeg, Man.	1,000
Bathgate, Jas. L.	Winnipeg, Man.	1,600
Bawlf, N.	Winnipeg, Man.	3,200
Black, Alex.	Winnipeg, Man.	2,500
Blowey, J. T.	Edmonton, Alta.	1,000
Brock, J. H.	Winnipeg, Man.	3,600
Buehanan, D. W.	Winnipeg, Man.	500
Barrow, M. Adela.	Winnipeg, Man.	1,000
Cadham, J. O.	Portage la Prairie, Man.	500
Cameron, A. L.	Victoria, B. C.	1,500
Campbell, Mrs. Mary.	Winnipeg, Man.	1,500
Campbell, R. J.	Winnipeg, Man.	6,200
Carr, Mrs. Evelyn M.	Virden, Man.	1,500
Carson, A.	Toronto, Ont.	300
Cassie, W. G. M.	Winnipeg, Man.	200
Clark, S. P.	Winnipeg, Man.	2,000
Cockburn, Mrs. Jennie.	Winnipeg, Man.	1,500
Cockburn, J. W.	Winnipeg, Man.	2,000
Cross, A. E.	Calgary, Alta.	500
Cross, Wm.	Winnipeg, Man.	2,500
Crowe, Annie M.	Winnipeg, Man.	1,000
Crowe, G. R.	Winnipeg, Man.	10,000
Crowe, H.	Brookline, Mass.	12,500
Crowe, Jas. A.	Winnipeg, Man.	1,600
Cruthers, estate of S.	Peterboro, Ont.	200
Culver, estate of W. H.	Winnipeg, Man.	6,000
Davidson, Mrs. Sophia E.	Neepawa, Man.	250
Davidson, Jas. A.	Neepawa, Man.	250
Denison, A. L.	Winnipeg, Man.	3,400
Dowler, J. A.	Winnipeg, Man.	350
Elliott, D. K.	Winnipeg, Man.	3,100
Fitzgerald, H. G.	Lakefield, Ont.	1,000
Flower, C. A.	Winnipeg, Man.	5,000
Forrest, Helen R.	Boston, Mass.	1,500
Foster, F. K.	Winnipeg, Man.	1,750
Galt, Geo. F.	Winnipeg, Man.	21,200
Galt, John	Winnipeg, Man.	48,400
Greene, J. J.	Hamilton, Ont.	2,500
Galt, G. F. & J.	Winnipeg, Man.	5,000
Hastings, G. V.	Winnipeg, Man.	12,000
Hume, Mrs. Mona.	Edmonton, Alta.	1,800
Howden, Jas. H.	Neepawa, Man.	200
Hutchings, R. J.	Calgary, Alta.	1,000
Huxley, J. E.	Winnipeg, Man.	16,750
Ireland, W. W.	Carberry, Man.	500

4 GEORGE V., A. 1914

THE CANADIAN FIRE—Continued.

LIST OF SHAREHOLDERS—Continued.

Name.	Residence.	Amount authorized, and fully paid up.
		\$
Johnson, Mrs. Mabel F.....	St. John's, Nfld.....	500
Johnston, Wm.....	Winnipeg, Man.....	2,000
Keddy, P. E. and R. W. Earle, exec. and trustees of will of John Keddy.....	Brandon, Man.....	1,000
Kelly, Mrs. Jennie W.....	Brandon, Man.....	500
Kinnisten, estate of W. H.....	Calgary, Alta.....	1,000
Lindsay, W. J.....	Winnipeg, Man.....	1,000
Lougheed, Jas. A.....	Calgary, Alta.....	1,000
Macdonald, P. A.....	Winnipeg, Man.....	1,000
MacKenzie, Kenneth.....	Winnipeg, Man.....	3,700
Manwaring, H. A.....	Birtle, Man.....	500
Marsh, D. W.....	Calgary, Alta.....	2,500
Marsh, G. T.....	Toronto, Ont.....	2,500
Martin, Robert.....	Walmere, Kent, Eng.....	1,000
Matheson, R. M.....	Brandon, Man.....	1,500
Matheson, W. A.....	Winnipeg, Man.....	1,500
Meredith, Henry.....	Brandon, Man.....	3,300
Millar, T. B.....	Portage la Prairie, Man.....	2,500
Milroy, Thos. M., M.D.....	Winnipeg, Man.....	500
Mitchell, J. B.....	Winnipeg, Man.....	1,000
Molson, Mrs. Maria. D.....	Calgary, Alta.....	600
Murdoch, Mrs. Margaret O.....	Vancouver, B.C.....	1,800
Murphy, estate of G. B.....	Carberry, Man.....	500
Monk, J. B.....	Winnipeg, Man.....	1,200
McAllister, J. E.....	Winnipeg, Man.....	500
McDermott, P. J.....	Minnedosa, Man.....	500
McDiarmid, J.....	Brandon, Man.....	500
McDonald, John J.....	Winnipeg, Man.....	2,000
McIntyre, Mrs. Susie F.....	Portage la Prairie, Man.....	500
McKechnie, Albert.....	Vancouver, B.C.....	4,000
McKenney, J. T.....	St. Paul, Minn.....	600
McLaren, J. B.....	Winnipeg, Man.....	1,100
McLenaghan, James.....	Toronto, Ont.....	2,500
McNaughton, R. D.....	Montreal, Que.....	3,100
Nanton, A. M.....	Winnipeg, Man.....	2,300
Newton, Chas. H.....	Winnipeg, Man.....	500
Orde, W. L.....	Winnipeg, Man.....	1,000
O'Reilly, Mrs. Frances B.....	Kingston, Ont.....	300
Osler, Hammond & Nanton.....	Winnipeg, Man.....	3,500
Pace, F. W.....	Winnipeg, Man.....	5,000
Parrish, W. L.....	Winnipeg, Man.....	1,000
Parsons, S. R.....	Toronto, Ont.....	5,000
Pattinson, estate of Mrs. Ada B. W.....	Winnipeg, Man.....	1,000
Patton, F. L.....	Winnipeg, Man.....	500
Pearce, Margaret A.....	Calgary, Alta.....	1,000
Pearce, Wm.....	Calgary, Alta.....	1,000
Peppers, Miss Maggie R.....	Winnipeg, Man.....	1,200
Powis, Edmund.....	Toronto, Ont.....	20,000
Phillips, Louise.....	London, Eng.....	2,800
Redmond, Jas.....	Montreal, Que.....	6,200
Riley, C. S.....	Winnipeg, Man.....	25,000
Riley, J. H.....	Winnipeg, Man.....	250
Riley, R. T.....	Winnipeg, Man.....	25,250
Riley, W. J.....	Victoria, B.C.....	1,000
Robinson, Jerry.....	Winnipeg, Man.....	1,000
Rutherford, J. G.....	Calgary, Alta.....	500
Riley, Jean I.....	Winnipeg, Man.....	5,000
Richards, Nora A.....	Winnipeg, Man.....	1,000
Reilly, Clifford B.....	Calgary, Alta.....	500
Sanford, Mrs. H. S.....	Hamilton, Ont.....	2,500
Saunders & Duffus, B. P. & A. W.....	Halifax, N. S.....	800
Schofield, F. H.....	Winnipeg, Man.....	6,000
Scott, Mrs. Hattie M.....	Winnipeg, Man.....	1,500
Spearmen, T. W.....	Winnipeg, Man.....	500
Somers, Mrs. Elizabeth S.....	Toronto, Ont.....	3,000

SESSIONAL PAPER No. 8

THE CANADIAN FIRE—*Concluded.*LIST OF SHAREHOLDERS—*Concluded.*

Name.	Residence.	Amount authorized, and fully paid up.
		\$
Somerset, W. B.....	Toronto, Ont.....	850
Stewart, est. D. A.....	Halifax, N.S.....	2,000
Stitt, Wm.....	Winnipeg, Man.....	3,700
Stobart, F. W.....	Bedford, Eng.....	27,500
Stobart, F. W., in trust for Amy M.....	".....	300
Stobart, F. W., in trust for Frank E.....	".....	200
Stobart, F. W., in trust for Grace M.....	".....	400
Stobart, F. W., in trust for Phoebe B.....	".....	200
Stobart, F. W., in trust for W.....	".....	100
Stoddart, K. B.....	Winnipeg, Man.....	2,000
Standard Trusts Co., exec. estate of R. S. Barrow.....	Winnipeg, Man.....	6,000
Tufts, H. F.....	Boston, Mass.....	2,500
Tufts, R. W.....	Boston, Mass.....	2,500
The Trusts & Guarantee Co., Ltd. and Jas. D. McBride, as exec. of estate of A. McBride.....	Calgary, Alta.....	2,400
Walker, Thos. D., M.D.....	St. John, N.B.....	1,000
Waller, Frederick.....	Lindsay, Ont.....	1,000
Webb, Mabel T. (Mrs).....	Quebec, Que.....	6,200
Wellwood, Mrs. Sarah Jane.....	Minnedosa, Man.....	1,400
Whitla, Eleanor Kathleen (Mrs).....	Winnipeg, Man.....	1,100
Whyte, Sir William.....	Winnipeg, Man.....	2,500
Wilson, R. R.....	Winnipeg, Man.....	8,700
Windatt, Clara Isabella.....	Bowmanville, Ont.....	1,000
Wright, S. R.....	Swan River, Man.....	800
Young, A. L.....	Souris, Man.....	600
	Total.....	\$ 500 000

4 GEORGE V., A. 1914

THE CANADIAN RAILWAY ACCIDENT INSURANCE COMPANY.

LIST OF DIRECTORS—(As at Mar. 1, 1914.)

J. Gardner Thompson, Pres.; J. W. Binnie, Vice-Pres.; Sir Alexander Lacoste; W. M. Macpherson; T. J. Drummond, M. Chevalier,

LIST OF SHAREHOLDERS—(As at Dec. 31, 1913.)

Name.	Residence.	Amount subscribed.	Amount. paid. in cash.
		\$	\$
Liverpool & London & Globe Insurance Co.....	Liverpool, England.....	246,500 00	61 625 00
A. G. Dent.....	Liverpool, England.....	500 00	125 00
Sir A. Lacoste.....	Montreal.....	500 00	125 00
J. G. Thompson.....	".....	500 00	125 00
J. W. Binnie.....	".....	500 00	125 00
W. M. Macpherson.....	".....	500 00	125 00
T. J. Drummond.....	".....	500 00	125 00
M. Chevalier.....	".....	500 00	125 00
	Totals.....	\$250,000 00	\$ 62,500 00

THE CANADIAN SURETY COMPANY.

LIST OF DIRECTORS (As at February 14, 1914.)

F. W. Lafrentz, Pres.; Hon. J. J. Foy, Vice-Pres.; T. Bradshaw, R. R. Brown, Geo. Burn, R. Deming, J. B. Laidlaw, H. C. Wilcox, W. H. Hall.

LIST OF SHAREHOLDERS—(As at Dec. 31, 1913.)

Name.	Residence.	Amount subscribed.	Amount. paid. in cash.
		\$	\$
Mr. F. W. Lafrentz.....	New-York, N.Y.....	2,500	2,500
Hon. J. J. Foy.....	Toronto, Ont.....	2,500	2,500
Mr. T. Bradshaw.....	Toronto, Ont.....	2,500	2,500
Mr. R. R. Brown.....	New York, N.Y.....	2,500	2,500
Mr. Geo. Burn.....	Ottawa, Ont.....	2,500	2,500
Mr. Richard Deming.....	New York, N.Y.....	2,500	2,500
Mr. W. H. Hall.....	Toronto, Ont.....	2,500	2,500
Mr. John B. Laidlaw.....	Toronto, Ont.....	2,500	2,500
Mr. Henry C. Wilcox.....	New York, N.Y.....	2,500	2,500
Amisco Securities Co.....	New York, N.Y.....	177,500	177,500
	Totals.....	\$ 200,000	\$ 200,000

THE CENTRAL CANADA MANUFACTURERS MUTUAL FIRE INSURANCE COMPANY.

LIST OF DIRECTORS—(As at March 3, 1914)

W. B. Lillie attorney.

(No Shareholders).

SESSIONAL PAPER No. 8

THE DOMINION FIRE INSURANCE COMPANY.

LIST OF DIRECTORS—(As at Feb. 23, 1914.)

R. F. Massie, Pres.; P. Pocock, Vice-Pres.; Henry Brack, N. Bawlf, R. S. Cassels, A. Oakley, W. J. Magrath, E. Ostigay, T. Walker, R. J. Hutchings, R. Kelly.

LIST OF SHAREHOLDERS—(As at Dec. 31, 1913.)

Name.	Residence.	Amount subscribed.	Amount paid in cash.
		\$	\$
Andrews, Arthur T.	Winnipeg, Man.	500	250
Ackland, D. & Son, Ltd.	Winnipeg, Man.	500	175
Arnell, John	Calgary, Alta.	500	250
Ashton, Edward	Lloydminster, B.C.	300	150
Arnold, J. A.	Cranbrook, B.C.	500	175
Austin, Percy G.	Halifax, N.S.	500	500
Austin, J. Howe	Halifax, N.S.	500	500
Arthur, R. A., D.D.	Sudbury, Ont.	500	500
Bownass, William	Victoria, B.C.	1,000	500
Baskerville, Chas. A.	Winnipeg, Man.	500	250
Bawlf, Nicholas	Winnipeg, Man.	5,000	2,500
Bellamy, Thomas	Edmonton, Alta.	1,000	500
Brotherton, Walter J.	Medicine Hat, Alta.	500	250
Burnett, Arthur	Maple Creek, Sask.	500	175
Battell Bros. Ltd.	Moose Jaw, Sask.	2,500	875
Bartlett, Jas. H.	Souris, Man.	1,000	500
Baird, Samuel A.	Victoria, B.C.	2,500	875
Brook, Henry	Toronto, Ontario	5,000	2,500
Brown, estate of Annie	Manchester, Eng.	5,000	1,750
Bradley, Levi	High River, Alta.	500	175
Bellesau, James F.	Quebec, Que.	500	250
Brais & Dupras	Longueuil, Que.	500	250
Barnard, Robt. J.	Vancouver, B.C.	500	175
Baker, Mrs. Camilla A.	Edmonton, Alta.	300	150
Brimacombe, Matthew A.	Vermilion, Alta.	300	150
Brewster, William Andrew	Glacier Pk. Montreal	500	250
Black, D. E.	Calgary, Alta.	300	150
Bouey, John N. & Chas.	Winnipeg, Man.	500	250
Bell, Nat.	Edmonton, Alta.	500	250
Bathalon, J. B. S.	St. Liboire, Que.	1,000	500
Bickerton, Jas. G.	Woodstock, Ont.	500	500
Beatty, estate James H.	Toronto, Ont.	2,500	2,500
Butler, R. E.	Woodstock, Ont.	600	600
Costigan, C.	Portage la Prairie, Man.	500	250
Clark, Chas. W., M.D.	Winnipeg, Man.	400	200
Chisholm, A. R.	Edmonton, Alta.	500	250
Cristall, Abraham	Edmonton, Alta.	1,000	500
Calling, John W.	Moose Jaw, Sask.	500	250
Curran, Joseph B.	Brandon, Man.	500	250
Courtney, T. F.	Halifax, N.S.	1,000	500
Crowell, Maurice O.	Halifax, N. S.	1,000	500
Currie, Lottie L.	Brandon, Man.	300	105
Craig, Thomas	Ridgetown, Ont.	200	100
Collins, Franklin	Winnipeg, Man.	5,000	2,500
Coventry Bros.	Moose Jaw, Sask.	1,000	500
Carleton, Jas. G.	St. John, N.B.	100	50
Clarke, Richard H.	Moose Jaw, Sask.	1,000	500
Copinger, Thomas S.	Morden, Man.	1,000	500
Cote, Joseph	Ottawa, Ont.	300	150
Currie, William	Brandon, Man.	500	175
Carstens, Hugo	Winnipeg, Man.	500	250
Cassels, Richard S.	Toronto, Ont.	5,000	2,500
Curtis, John Harvey	Nanton, Alta.	300	150
Cressman, Millo	Staveley, Alta.	200	100

4 GEORGE V., A. 1914

THE DOMINION FIRE—Continued.

LIST OF SHAREHOLDERS—Continued.

Name.	Residence.	Amount subscribed.	Amount paid in cash.
		\$	\$
Crosby, Louis S.	Banff, Alta.	300	150
Cawker, Edwin Morley	Medecine Hat, Alta.	500	250
Campbell, R. J.	Boissevain, Man.	500	250
Campeau, J. Alph & Co.	Thebford Mines, Que.	300	100
Crews, J. G.	North Bay, Ont.	500	500
Clewlo, Robt. W.	Toronto, Ont.	500	500
Caswell, estate of Thomas	Toronto, Ontario.	500	500
Croucher, Miss Margaret M.	Saskatoon, Sask.	500	500
Cowan, Thomas H.	Portage la Prairie, Man.	1,000	500
Comer, Mrs. Ida Mny.	Calgary, Alta.	1,000	500
Druland, Chas. H.	Windsor, Ontario.	500	500
Dencon, William H.	Winnipeg, Man.	500	250
Dickinson, Lionel.	Victoria, B. C.	1,500	525
Driscoll, Alfred.	Edmonton, Alta.	2,000	700
Doyle, Ernest M.	Calgary, Alta.	500	250
Dorrell, Henry.	Moose Jaw.	1,000	500
Donaldson, Joseph.	Brandon, Man.	500	250
Douglas, H. W. B.	Edmonton, Alta.	2,000	700
Demers, N. A.	St. Nicholas Station, Que.	100	50
Desjardins, J. M.	Laurentides, Que.	200	100
Edwards, Robt. H.	Halifax, N. S.	500	250
Edgar, Norman S.	Regina, Sask.	1,000	350
Edgecombe, Helen G.	St. John, N.B.	1,000	500
Fairbairn, Jas.	Portage la Prairie, Man.	500	250
Fleming, John H.	Maple Creek, Sask.	500	250
Foley, Charles R.	Winnipeg, Man.	500	175
Farmers, James H.	Frank, Alta.	300	150
Fear, Wm. Henry & Geo. M.	Banff, Alta.	500	250
Foisy, J. H.	Montreal, Que.	200	100
Fraser, John Duncan.	Tuxford, Sask.	1,000	500
Fleury, H. W., in trust.	Aurora, Ont.	1,000	1,000
Fleury, Lelia M.	Aurora, Ontario.	500	500
Field, Edward.	Toronto, Ont.	500	500
Fleming, H. O.	Windsor, Ont.	500	500
Foley Bros., Larson & Co.	Winnipeg, Man.	5,000	2,500
Farrell, Hon. Just. Alex. G.	Moosomin, Sask.	1,000	500
Green, James Douglas.	Edmonton, Alta.	1,000	500
Goodridge, Henry.	Edmonton, Alta.	1,000	500
Green, Patrick.	Winnipeg, Man.	300	150
Griffith, Thomas.	Winnipeg, Man.	300	150
Gunn, J. A., M.D.	Winnipeg, Man.	1,000	500
Gardner, Arthur C.	Winnipeg, Man.	500	250
Gordon, Charles.	Vegreville, Alta.	300	150
Gainer, J.	Strathcona, Alta.	300	150
Guertin, H.	Montreal, Que.	200	100
Guertin, V.	Montreal, Que.	300	150
Gareau, J. O.	Montreal, Que.	200	100
Garland, Nicholas.	Toronto, Ont.	500	500
Gordon, estate of George.	Woodstock, Ont.	500	500
Greenizen, Isaac.	Petrolia, Ont.	200	200
Harvey, J. Newton.	Vancouver, B.C.	2,500	875
Huston, James.	Manitou, Man.	500	250
Harlow, Robert J.	Victoria, B. C.	500	250
Hoover & Co.	Winnipeg, Man.	1,000	500
Hanlon, Michael.	Winnipeg, Man.	1,000	500
Hutei, ags, Chnries H.	St. John, N.B.	500	175
Hutchings, Robert J.	Calgary, Alta.	5,000	2,500
Higgs, Frederick F.	Calgary, Alta.	2,000	1,000
Hatfield, Thomas A.	Vancouver, B.C.	5,000	2,500
Heinmiller, Edwin J.	Prince Albert, Sask.	500	250
Hill, W. H. A.	Regina, Sask.	1,500	750
Henderson, George G.	Fernie, B.C.	500	250
Heys, Chas. H.	Toronto, Ont.	5,000	1,750
Hitchcock, Arthur.	Moose Jaw, Sask.	1,000	500
Hunter, Helen.	Hartney, Man.	500	250

SESSIONAL PAPER No. 8

THE DOMINION FIRE—Continued.

LIST OF SHAREHOLDERS—Continued.

Name.	Residence.	Amount subscribed.	Amount paid in cash.
		\$	\$
Hasselfield, Chas. F.	Deloraine, Man.	500	250
Hall & Fairweather.	St. John, N.B.	1,000	500
Hopkins, Frank B.D.	St. John, N.B.	1,000	425
Higinbotham, John D.	Lethbridge, Alta.	500	250
Haddin, John.	Winnipeg, Man.	200	100
Holmes, James.	Woodstock, Ont.	1,500	1,500
Hastings, A. O., M.D.	Toronto, Ont.	500	500
Harper, estate of W. H.	Chatham, Ont.	500	500
Halliday, Mrs. May.	Halifax, N.S.	1,000	1,000
Johnston, William.	Winnipeg, Man.	1,000	500
Jackson, George Nelson.	Winnipeg, Man.	2,000	800
Jackson Bros.	Edmonton, Alta.	1,000	500
Johnston, J. J.	Victoria, B.C.	200	90
Johnston, J. M., M.D., in trust.	Toronto, Ont.	500	500
Kelly, Robert.	Vancouver, B.C.	5,000	2,500
Knott, Frederick J.	Trancona, Man.	500	250
Kent & Brown Co. Ltd.	Moose Jaw, Sask.	500	250
Kennedy, James.	St. John, N.B.	1,300	1,300
Kieffer Bros.	Montreal, Que.	200	100
Karn, C. J. W., M.D.	Berlin, Ont.	1,000	1,000
Likely, Joseph A.	St. John, N.B.	1,300	1,300
Lush, Frank.	Wainright, Alta.	500	250
Lawlor, Thomas James.	Killarney, Man.	1,000	350
Ludlow, James H.	Winnipeg, Man.	300	150
Lussier & Guimont.	St. Hyacinthe, Que.	1,000	500
Lovett, H. A., K.C.	Montreal, Que.	500	500
Leaver, George.	Toronto, Ont.	500	500
Lewis, William.	Mount Forest, Ont.	500	500
Lang, Lisgar L.	Winnipeg, Man.	1,000	500
Massie, Robert F.	Toronto, Ont.	15,000	7,500
Morris, Mrs. Margaret D.	Edmonton, Alta.	1,000	500
Magrath, Hart & Co.	Edmonton, Alta.	5,000	2,500
Muir, William.	Brandon, Man.	3,000	1,500
Maynard, James.	Victoria, B.C.	2,500	1,250
Mytton, Henry F.	Winnipeg, Man.	1,000	500
Mickle, George Thomas.	Ridgetown, Ont.	200	100
Morrison & Johnston.	Lacombe, Alta.	1,000	500
Mathews, Edward Charles.	Moose Jaw, Sask.	1,000	500
MacDonald, D. M.	Winnipeg, Man.	1,000	350
Mahony, William B.	Halifax, N.S.	300	150
Murphy, William George.	Carberry, Man.	500	250
Munro, Robert.	Miami, Man.	5,000	2,500
Morris, Edward A.	Vancouver, B.C.	5,000	2,500
MacDonell, D. G.	Vancouver, B.C.	2,500	1,250
Mitchell, Lieut. J. B.	Winnipeg, Man.	500	250
Martin, William D.	Moncton, N.B.	500	250
Meredith, Henry.	Brandon, Man.	200	100
McTavish, A. R.	Calgary, Alta.	500	250
McRae, Alexander C.	Winnipeg, Man.	500	250
McMillan, Allan F.	Vancouver, B.C.	100	50
McDermott, Patrick Joseph.	Minnedosa, Man.	1,000	500
McNaughton, James.	Carmangay, Alta.	500	250
McKenzie & Mann.	Swift Current, Sask.	500	250
McBride, Edward.	Calgary, Alta.	1,000	500
McCarthy, Edward.	Regina, Sask.	2,500	1,250
McKillop, Donald.	Portage la Prairie, Man.	500	250
McRobbie, J. H.	St. John, N.B.	1,300	1,300
McElvanay, William James.	Winnipeg, Man.	500	250
Morrison, Duncan W.	High River, Alta.	300	105
Moore, William Jr.	Victoria, B.C.	500	175
Maguire, W.	Bonaventure, Que.	500	250
McMillan, Neil.	Moose Jaw, Sask.	1,000	500
Moon, Thomas.	Woodstock, Ont.	1,000	1,000
Murphy, James.	Mount Forest, Ont.	1,000	1,000
Miller, B.B.	Warton, Ont.	500	500

4 GEORGE V., A. 1914

THE DOMINION FIRE—Continued.

LIST OF SHAREHOLDERS—Continued.

Name.	Residence.	Amount subscribed.	Amount paid in cash.
		\$	\$
Mann, F. H.	Windsor, Ont.	500	500
McDougall, A.	Pictou, Ont.	500	500
Micklejohn, J.	Harriston, Ont.	200	200
McClellan, S. E.	Medicine Hat, Alta.	500	250
More, George.	Vancouver, B.C.	2,500	1,250
Nolan, John A.	Calgary, Alta.	500	250
Neilson, Hugh.	Calgary, Alta.	1,000	500
Nankin, Samuel.	Toronto, Ont.	1,500	750
Naden, Thomas H.	Macleodfield, Eng.	500	250
Neff, Charles E.	Chinook, Alta.	500	175
Normand, N.	Laurierville, Que.	100	50
Osborne, William J.	Winnipeg, Man.	1,000	500
Outhit, C. W.	Halifax, N. S.	1,000	500
Oakley, Albert.	Toronto, Ont.	5,000	2,500
On Mar.	Blairmore, Alta.	300	150
Ostiguy, E.	St. Hyacinthe, Que.	14,200	9,950
Porter, A. E.	Edmonton, Alta.	1,000	350
Pocock, Philip.	London, Ont.	5,500	2,750
Parker, James.	Langford, B.C.	500	250
Paddock, William.	Maple Creek.	2,000	1,000
Parker, Wm. A.	Manitou, Man.	500	250
Payne, Howard R. A.	Winnipeg, Man.	500	250
Paine, William B.	Winnipeg, Man.	1,000	350
Powell, James A.	Edmonton, Alta.	2,000	700
Philbrick, E. E.	Danville, Que.	100	50
Pringle, Mrs. M. W.	Belleville, Ont.	300	300
Queen, Jas. Matthews.	St. John, N.B.	500	250
Quick, Gordon Wright.	Maple Creek, Sask.	1,000	500
Renwick, Neil W.	Toronto.	5,000	2,500
Ross, Daniel Norman.	Winnipeg, Man.	500	250
Robertson & Hackett.	Vancouver, B. C.	1,000	500
Rubiniovich & Haskell.	Montreal, Que.	1,000	350
Reid, Chas.	Swift Current, Sask.	1,000	500
Reid, Thomas.	Regina, Sask.	500	250
Robinson, George Thomas.	Calgary, Alta.	1,000	500
Rubiniovich, Israel M.	Montreal, Que.	1,000	350
Rose, Frederick E.	St. Stephen, N. B.	5,000	2,250
Riddell, John R.	Moose Jaw, Sask.	500	250
Roughton, Stephen.	Kingston, Ont.	500	250
Robertson, Benjamin.	St. John, N. B.	200	100
Rundle, William P.	Winnipeg, Man.	500	185
Ross, James.	Edmonton, Alta.	1,000	500
Rutherford, John R., M.D.	Aurora, Ont.	1,000	1,000
Rennie, William H.	Winnipeg, Man.	500	500
Shea, Patrick.	Winnipeg, Man.	500	250
Senecal, Rev. L. A.	St. Hyacinthe, Que.	500	250
Scharr, William Joseph.	Killarney, Man.	500	250
Stephens, G. F. & Co.	Winnipeg, Man.	500	250
Sherlock, Philip James.	Killarney, Man.	200	100
Sutherland, D. MacLeod.	Boissevain, Man.	600	300
Slater, Ransom L.	Moose Jaw, Sask.	500	250
Shannon, Wellington B.	Viscount, Sask.	500	250
Snell, Herbert.	Moose Jaw, Sask.	1,000	500
Smith, George K.	Moose Jaw, Sask.	500	175
Smith, William Holmes.	Lenore, Man.	500	250
Siebenbaum, H.	Victoria, B.C.	1,300	650
Smith, Daniel.	Winnipeg, Man.	5,000	2,250
Smith, Edward J. C.	Victoria, B. C.	500	250
Sibbett & Hallett.	Nanton, Alta.	300	150
Spencer, John Henry.	Medicine Hat Alta.	100	50
Sutherland, James A.	Drumheller, Alta.	300	150
Stuart, T. R. & Co.	Calgary, Alta.	500	250
Solis, E. H.	St. Hyacinthe, Que.	500	250
Skelton, Henry.	Edmonton, Alta.	5,000	1,750
Sutherland, William H.	Ingersoll, Ont.	500	500

SESSIONAL PAPER No. 8

THE DOMINION FIRE—*Concluded.*LIST OF SHAREHOLDERS—*Concluded.*

Name.	Residence.	Amount subscribed.	Amount paid in cash.
		\$	\$
Storey, D.....	Ottawa, Ont.....	500	500
Scott, Mrs. Bessie.....	Halifax, N.S.....	1,500	1,500
Scott, David A.....	Halifax, N. S.....	3,000	3,000
Struthers, estate R. B.....	Montreal, Que.....	500	500
Scott, Angus M.....	Edmonton, Alta.....	500	500
Skitch, Alfred.....	Welling, Ont.....	200	200
Thomas, Robert C.....	Calgary, Alta.....	2,000	1,000
Thorne, Levert H.....	St. John, N.B.....	100	50
Tenaille, Daniel T.....	Maple Creek, Sask.....	1,000	500
Turner, Hyles Egbert.....	Winnipeg, Man.....	500	250
Turner, Alexander.....	Hamilton.....	5,000	1,750
Taylor, Frank L.....	Winnipeg, Man.....	500	250
Troughton, E.....	Lumsden, Sask.....	200	100
Trudel, Benoit.....	Montreal, Que.....	300	150
Taylor, E. L.....	Winnipeg, Man.....	2,000	700
Taylor D. J.....	Winnipeg, Man.....	2,000	700
Urquhart, Andrew.....	Lacombe, Alta.....	2,000	1,000
Underwood, Thomas.....	Calgary, Alta.....	2,500	1,000
Vrooman, William A.....	Winnipeg, Man.....	500	250
Wilson, Alexander.....	Victoria, B. C.....	500	250
Williamson Bros.....	Edmonton, Alta.....	1,000	500
Whitla, Henry Walter.....	Winnipeg, Man.....	1,000	500
Wiseman, R. B.....	Winnipeg, Man.....	500	250
White & Manahan.....	Winnipeg, Man.....	500	250
Watts, Thomas A.....	Winnipeg, Man.....	1,000	350
Williams, W. T.....	Victoria, B.C.....	2,500	875
Wellington, John H.....	Moose Jaw, Sask.....	1,000	500
Western Planing Mills Co.....	Calgary, Alta.....	1,000	500
Walton, Geoffrey H.....	Winnipeg, Man.....	2,500	1,250
Wilkinson, James Barnes.....	Deloraine, Man.....	500	250
Wallis, Henry A.....	Killarney, Man.....	1,000	350
Wallace, Charles A.....	Calgary, Alta.....	1,000	500
Welliver, Robert Barclay.....	Red Deer, Alta.....	100	50
Williams, David.....	Canmore, Alta.....	1,000	500
Williams, R. A., M.D.....	Ingersoll, Ont.....	500	500
White, estate of John.....	Halifax, N. S.....	1,000	1,000
Watterworth, Mrs. M.....	Ingersoll, Ont.....	500	500
Whitelaw, R.....	Woodstock, Ont.....	200	200
Wilkinson, W. T.....	Amherstburg, Ont.....	200	200
Walker, Thaddeus.....	Walkerville, Ont.....	8,400	8,400
Totals.....		\$ 341,300	\$ 186,260

4 GEORGE V., A. 1914

THE DOMINION GRESHAM GUARANTEE AND CASUALTY COMPANY.

LIST OF DIRECTORS—(As at Feb. 27, 1914.)

Fred. W. Evans, Pres.; Benj. Tooke, Vice-Pres.; J. M. Fortier; Wm. Hanson; H. B. Ames, M.P.,
Geo. G. Foster, K.C.; F. W. Fairman.

LIST OF SHAREHOLDERS—(As at Dec. 31, 1913.)

Name.	Residence.	No. of Shares.	Amount subscribed.	Amount paid in cash.
			\$ cts.	\$ cts.
Ames, H. B., M.P.	Montreal	25	2,500 00	2,500 00
Evans, Fred W.	Montreal	25	2,500 00	2,500 00
Fairman, F. W.	Montreal	25	2,500 00	2,500 00
Fortier, J. M.	Montreal	25	2,500 00	2,500 00
Foster, Geo. G., K. C.	Montreal	25	2,500 00	2,500 00
Hanson, Wm.	Montreal	25	2,500 00	2,500 00
Tooke, Benj.	Montreal	25	2,500 00	2,500 00
Gresham Fire & Accident Insurance Society Limited	London, Eng.	825	82,500 00	82,500 00
Gresham Life Assurance Society, Limited	London, Eng.	1000	100,000 00	100,000 00
Totals		2000	\$200,000 00	\$200,000 00

THE DOMINION OF CANADA GUARANTEE AND ACCIDENT INSURANCE COMPANY.

LIST OF DIRECTORS—(As at Feb. 27, 1914.)

James E. Roberts, Pres.; A. E. Gooderham; C. D. Warren, R. L. Patterson, W. G. Blackstock; D. D.
Mann; Robert Archer; Douglas G. Ross.

LIST OF SHAREHOLDERS—(As at Dec. 31, 1913.)

Name.	No. of shares.	Amount subscribed.	Amount paid in cash.
		\$	\$
McKinnon Estate	100	10,000	7,500
Warren, C. D.	90	9,000	6,750
Patterson, R. L.	50	5,000	3,750
Crean Estate	20	2,000	1,500
Archer, Robert	50	5,000	3,750
Thornton, Miss J. J.	20	2,000	1,500
Lowndes Estate	30	3,000	2,250
Flett, Jno.	50	5,000	3,750
Ross Estate	160	16,000	12,000
Blackstock, (Mrs) H. V.	30	3,000	2,250
Mann, Sir Donald	100	10,000	7,500
Gooderham, Geo., est. in trust	150	15,000	11,250
Gooderham, A. E.	50	5,000	3,750
Gooderham, Geo., Estate	1434	143,400	107,550
Blackstock, W. G.	20	2,000	1,500
Roberts, J. E.	70	7,000	5,270
Ross, Douglas G.	20	2,000	1,500
Totals	2444	\$ 244,400	\$ 183,320

SESSIONAL PAPER No. 8

THE EQUITY FIRE INSURANCE COMPANY OF CANADA.

LIST OF DIRECTORS (As at February 23, 1914.)

Hon. Thos. Crawford, Pres.; Chas. C. Van Norman, E. S. Knowlton, J. M. Queen, Vice-Presidents;
C. E. Burnham, W. G. Brown, J. W. Foster, Wm. Haight, D. Hibner.

LIST OF SHAREHOLDERS (As at December 31, 1913.)

Name.	Residence.	No. of shares.	Amount subscribed.	Amount paid in cash.
			\$ cts.	\$ cts.
Ainlay, Thos.	Mt. Forest, Ont.	5	250 00	25 00
Alexander, A. W.	Guelph, Ont.	10	500 00	250 00
Alexander, Dr. Wm. H.	Toronto.	10	500 00	250 00
Allen, Herbert Philip	London, Ont.	10	500 00	250 00
Ardagh, Henry Hatton	Barrie, Ont.	12	600 00	350 00
Arthur, Dr. Jos. Robins.	Collingwood, Ont.	10	500 00	250 00
Bailey, James	Harriston, Ont.	5	250 00	125 00
Baldwin, Geo.	Aurora, Ont.	22	1,100 00	600 00
Ball, Geo.	Barrie, Ont.	10	500 00	250 00
Barriek, Dr. Eli J.	Toronto.	10	500 00	250 00
Battell, J. E.	Moose Jaw, Sask.	20	1,000 00	500 00
Beach, A. W.	Winchester, Ont.	1	50 00	5 00
Beattie, Jas.	Scaforth, Ont.	5	250 00	125 00
Beggs, Herbert	Toronto.	10	500 00	50 00
Bell, Judge A.	Chatham, Ont.	40	2,000 00	1,000 00
Berry, Hartley	Tillsonburg, Ont.	20	1,000 00	500 00
Biggar, W. H., K.	Montreal P.Q.	10	500 00	250 00
Bishop, Wm.	Ottawa, Ont.	2	100 00	100 00
Blair, Geo. F.	Goderich, Ont.	2	100 00	50 00
Boles, estate Jas. P.	Ingersoll, Ont.	20	1,000 00	500 00
Bonnick, Mrs. Ethel L.	Toronto.	10	500 00	250 00
British Empire Ins. Co.	Vancouver.	2,350	117,500 00	29,375 00
Brook, estate of B. F.	Listowel, Ont.	12	600 00	350 00
Brooke, estate of J. E., & Geo. C. Brooke	Toronto.	30	1,500 00	750 00
Brown, F. Clement	Vancouver, B.C.	10	500 00	50 00
Brown, Wm. Greenwood	Toronto.	1,269	63,450 00	52,045 00
Bruce, Edward	Toronto.	10	500 00	250 00
Burgess, Herbert H.	Owen Sound, Ont.	15	750 00	375 00
Burnham, Chas. Edwin	Vancouver, B.C.	50	2,500 00	625 00
Burr, Mrs. Emma C.	Guelph, Ont.	20	1,000 00	500 00
Burr, estate F. C.	"	40	2,000 00	1,000 00
Burr, M. W.	"	25	1,250 00	625 00
Burritt, estate of A.	Mitchell, Ont.	50	2,500 00	1,250 00
Cable, Wm.	Toronto.	10	500 00	50 00
Cameron, Mrs. Emily or Miss Maude.	Petrolia, Ont.	10	500 00	50 00
Cameron, Jno. H.	London, Ont.	15	750 00	375 00
Campbell, Arch. C.	Harriston, Ont.	10	500 00	250 00
Carlyle, David	Toronto.	22	1,100 00	550 00
Carlyle, Mrs. Isabelle	"	3	150 00	75 00
Carpenter, E. R.	Collingwood, Ont.	10	500 00	250 00
Carroll, estate Ellen	Richmond Hill, Ont.	10	500 00	50 00
Carscadden, Mrs. Nellie E.	Galt, Ont.	30	1,500 00	150 00
Carscadden, Thos.	"	60	3,000 00	1,500 00
Carson, Col. John	Montreal, P.Q.	41	2,050 00	2,050 00
Carson, estate of Samuel	Meaford, Ont.	10	500 00	50 00
Chisholm, Mrs. Norah M.	Belleville, Ont.	10	500 00	250 00
Christie, Robert	Moose Jaw, Sask.	2	100 00	100 00
Chrysler, Minten A.	Orono, Mne.	10	500 00	250 00
Cockburn, Mrs. M. H.	Toronto.	10	500 00	50 00
Cody, Miss Annie, care of Wm. S. Cody	Hamilton.	10	500 00	250 00
Colbeck, Franklin C.	Toronto.	30	1,500 00	750 00
Connell, Dr. Jas. Cameron	Kingston, Ont.	12	600 00	350 00
Cooke, Jno. C.	Kincardine, Ont.	10	500 00	250 00

4 GEORGE V., A. 1914

THE EQUITY FIRE—Continued.

LIST OF SHAREHOLDERS—Continued.

Name.	Residence.	No. of shares.	Amount subscribed.	Amount paid in cash.
			\$ cts.	\$ cts.
Cormack, estate of Jas.	Care of Guthrie & Guthrie, Barristers, Guelph	20	1,000 00	500 00
Courtice, estate Rev. A. C.	Toronto.	20	1,000 00	100 00
Crawford G. S.	"	20	1,000 00	500 00
Crawford, The Hon. Thos.	"	115	5,750 00	2,875 00
Creelman, Adam R.	Montreal.	1	50 00	25 00
Cressman, Alva W.	Peterborough, Ont.	10	500 00	250 00
Cressman, Mrs. Clara.	"	10	500 00	250 00
Dixon, Isaac.	Medicine Hat, Alta.	10	500 00	50 00
Dutton & Sons.	Stratford, Ont.	5	250 00	125 00
Dunlop, James.	Hamilton, Ont.	16	800 00	550 00
Eakins, Thos.	Harriston, Ont.	5	250 00	125 00
Elliott, Dr. Adam G.	Lucknow, Ont.	10	500 00	250 00
Elliott, C. H.	London, Ont.	10	500 00	250 00
Elliott, Wm.	Mitchell, Ont.	50	2,500 00	1,250 00
Erfatt, Jacob.	Moose Jaw, Sask.	80	4,000 00	4,000 00
Escott, Mrs. Marion M.	London, Ont.	10	500 00	250 00
Ferguson, D. M.	Stratford, Ont.	10	500 00	250 00
Ferrier, Mrs. Annie, care of C. R. McKeown.	Orangeville.	5	250 00	125 00
Fielding, F. C.	Cobocenk, Ont.	1	50 00	50 00
Fisfinger, Fred. B.	Toronto.	9	450 00	45 00
Fisher, S. J.	Campbellford, Ont.	2	100 00	10 00
Ford, Thos. S.	Mitchell, Ont.	10	500 00	250 00
Forrester, estate Andrew.	"	50	2,500 00	250 00
Foster, J. W.	Vancouver, B.C.	50	2,500 00	625 00
Fowke, Fred'k L.	Oshawa, Ont.	10	500 00	250 00
Frawley, M. J.	Barrie, Ont.	20	1,000 00	500 00
Frost, estate Geo.	Toronto.	10	500 00	250 00
Fulford, F. W.	Brockville, Ont.	2	100 00	10 00
Gardiner, Ella E.	Goderich, Ont.	10	500 00	250 00
Garroch, Jas.	Listowel, Ont.	24	1,200 00	1,200 00
Gibson, Rev. Jno.	Thornhill, Ont.	10	500 00	250 00
Gilles, estate of Jno.	Teeswater, Ont.	10	500 00	50 00
Gourlay, Mrs. Ida G.	Toronto.	20	1,000 00	100 00
Gourlay, Richard.	"	20	1,000 00	100 00
Gowans, estate of Jno.	"	20	1,000 00	500 00
Greenizon, J.	Petrolia, Ont.	7	350 00	225 00
Greer, T. W.	Vancouver, B.C.	2	100 00	10 00
Grover, Geo. A.	Toronto.	5	250 00	125 00
Grover, Dr. Abraham.	Fergus, Ont.	10	500 00	250 00
Haight, W. M.	Vancouver.	450	22,500 00	5,625 00
Hales, Jas.	Toronto.	10	500 00	250 00
Hall, Salmon A.	"	10	500 00	250 00
Hallam, estate Jno.	"	10	500 00	250 00
Halls, Philip John.	Goderich, Ont.	10	500 00	250 00
Hara, Fred'k N.	Merriton, Ont.	5	250 00	125 00
Hayley, Miss Deborah.	Belleville, Ont.	25	1,250 00	625 00
Haywood, Alfred.	Toronto.	10	500 00	250 00
Hendrie, Wm.	Hamilton, Ont.	50	2,500 00	1,250 00
Henwood, Dr. Alfred J.	Brantford, Ont.	57	2,850 00	1,425 00
Henwood, Edwin D.	Toronto.	7	350 00	35 00
Henwood, Geo. Digby.	Victoria, B.C.	6	300 00	150 00
Hibner, D.	Berlin, Ont.	210	10,500 00	5,250 00
Hill, Jonathan A.	Toronto.	40	2,000 00	1,000 00
Hipkins, J. C.	Brooklyn, N. Y.	50	2,500 00	250 00
Hiscox, estate of Wm.	Port Perry, Ont.	5	250 00	125 00
Hortin, estate of Wm.	Windsor, Ont.	20	1,000 00	100 00
Houston, Jno.	Port Rowan, Ont.	2	100 00	10 00
Howell, F. J.	Hamilton, Ont.	5	250 00	125 00
Hutton, J. O.	Kingston, Ont.	2	100 00	100 00
Irwin, Jno. W.	London, Ont.	10	500 00	50 00
Jarvis, Chauncey G.	London, Ont.	5	250 00	125 00
Jenkins, Mrs. F. E.	Madoc, Ont.	10	500 00	50 00
Jennings, Robert C.	Toronto.	2	100 00	50 00
Jewell, Jno.	Brantford, Ont.	5	250 00	125 00

SESSIONAL PAPER No. 8

THE EQUITY FIRE—Continued.

LIST OF SHAREHOLDERS—Continued.

Name.	Residence.	No. of shares.	Amount subscribed.	Amount paid in cash.
			\$ cts.	\$ cts.
Joynt, W.	Ottawa, Ont.	2	100 00	50 00
Keffer, J. Geo.	Norwood, Ont.	20	1,000 00	500 00
Kerr, Jas.	Alexandria, Ont.	1	50 00	50 00
Kerr, Jas.	Sarnia, Ont.	19	950 00	575 00
King, W. C.	Bowmanville, Ont.	31	1,550 00	775 00
Knox, estate of Jno.	Norwood, Ont.	20	1,000 00	300 00
Knowlton, E. S.	Vancouver, B.C.	50	2,500 00	625 00
Lash, Mrs. Jean Anderson	Galt, Ont.	50	2,500 00	250 00
Leonard, Henry F.	Brantford, Ont.	15	750 00	375 00
Lewis, Wm.	Mount Forest, Ont.	5	250 00	25 00
Livingstone, David W.	Toronto	2	100 00	50 00
Lucas, J. A.	Haliburton, Ont.	2	100 00	10 00
Luke, Sidney	Tilsonburg, Ont.	10	500 00	250 00
McArthur, Alexander	Seaforth, Ont.	33	1,650 00	165 00
McCamus, David N.	St. Mary's, Ont.	10	500 00	250 00
McCamus, estate Rev. Jno. A.	Toronto	10	500 00	250 00
McCrimmon, Dr. Jno.	Kincardine, Ont.	5	250 00	125 00
McDiarmid, H. F.	Ingersoll, Ont.	20	1,000 00	500 00
McEvers, Miss Laura A.	Cobourg, Ont.	20	1,000 00	100 00
McIntosh, Jas. J.	Guelph, Ont.	5	250 00	125 00
McKay, estate Andrew B.	Woodstock, Ont.	10	500 00	250 00
McKeown, Mrs. C. J.	Orangeville, Ont.	5	250 00	125 00
McLean, J. A.	Moose Jaw, Sask.	20	1,000 00	1,000 00
McLean, Peter D.	Woodbridge, Ont.	20	1,000 00	500 00
McMurchie, Jas.	Blyth, Ont.	10	500 00	250 00
McMurtry, J. C.	Moose Jaw, Sask.	10	500 00	125 00
Macdonald, Mrs. Alice	Guelph, Ont.	5	250 00	125 00
MacLaren, A. F.	Toronto	20	1,000 00	100 00
Macpherson, Jas. A.	Kincardine, Ont.	5	250 00	125 00
Manning, estate of Alex.	Toronto, Ont.	50	2,500 00	1,250 00
Manning, W. H.	Coldwater, Ont.	10	500 00	250 00
Mark, Elisha	Fenelon Falls, Ont.	2	100 00	50 00
Marr, Jno.	London, Ont.	10	500 00	250 00
Marshall, Noel	Toronto, Ont.	10	500 00	375 00
Martin, Dr. G. S.	Schreiber, Ont.	10	500 00	250 00
Matthews, Asa	Toronto, Ont.	10	500 00	250 00
Meikle, Thos. D., M.D.	Mount Forest	10	500 00	250 00
Meiklejohn, Jno.	Harriston	5	250 00	125 00
Moyers, Arch. J.	Montreal	4	200 00	100 00
Miller, Lorne L.	Aylmer, Ont.	1	50 00	5 00
Mills, Jesse S.	Toronto	22	1,100 00	600 00
Mills, Mrs. Jas.	Calgary, Alta.	10	500 00	50 00
Mills, Thos. A.	Wingham, Ont.	5	250 00	125 00
Mordon, estate Jas. B.	Orangeville, Ont.	4	200 00	20 00
Morgan, Ed. (His Honor Judge)	City Hall, Toronto	50	2,500 00	1,250 00
Morgan, Joseph	Walkerton, Ont.	10	500 00	200 00
Morissette, J. B.	Quebec, P. Q.	20	1,000 00	500 00
Morton, N. W.	Prince Albert, Sask.	10	500 00	250 00
Moore, estate Alvin J.	Goderich, Ont.	5	250 00	125 00
Moyer, Dr. Sylvester	Preston, Ont.	2	100 00	50 00
Munn, Angus	Ripley, Ont.	10	500 00	250 00
Murdoch, Jno. G.	Lacknow, Ont.	10	500 00	250 00
Murray, Rev. Jno. L.	Toronto	20	1,000 00	500 00
Murray, R. W.	"	10	500 00	250 00
Murray, Thos.	Owen Sound, Ont.	10	500 00	250 00
Nairn, Chas. A.	Goderich, Ont.	20	1,000 00	500 00
Needler, Wm.	Lindsay, Ont.	102	5,100 00	2,600 00
Nichol, Dr. Wm.	Brantford, Ont.	10	500 00	250 00
Noacker, Mrs. Anna Seager	China Grove, North Carolina, U.S.A.	20	1,000 00	500 00
Noll, Jos. J.	Toronto	7	350 00	175 00
Norris, Jas.	North Bay	10	500 00	250 00
Nixon, Stephen	Ingersoll, Ont.	20	1,000 00	100 00
Ormerod, G. W., in trust	E. Toronto	10	500 00	250 00
Packham, Jas. H.	Owen Sound, Ont.	10	500 00	250 00

THE EQUITY FIRE—Continued.

LIST OF SHAREHOLDERS—Continued.

Name.	Residence.	No. of shares.	Amount subscribed.	Amount paid in cash.
			\$ cts.	\$ cts.
Perry, S. D.	Toronto.	1	50 00	5 00
Pickard, Mrs. Emma C.	Seaforth, Ont.	5	250 00	25 00
Piggott, Jno.	Chatham, Ont.	10	500 00	250 00
Pinch, Jno. S.	Owen Sound, Ont.	10	500 00	250 00
Platt, G. D.	Pictou, Ont.	10	500 00	250 00
Porter, Geo.	Goderich, Ont.	10	500 00	250 00
Powell, A. B.	Toronto.	4	200 00	20 00
Queen, Jas. M.	St. John, N.B.	130	6,500 00	3,875 00
Rae, Geo. Martin.	Toronto.	45	2,250 00	1,125 00
Rance, Miss Alice M.	Clinton, Ont.	20	1,000 00	500 00
Rance, Henry T.	Clinton, Ont.	27	1,350 00	725 00
Reynolds, estate Peter.	Norwood.	10	500 00	250 00
Richard, Hector	Ottawa, Ont.	2	100 00	10 00
Richards, Jno.	Toronto.	100	5,000 00	2,500 00
Richardson, Mrs. Eliza L.	Aurora, Ont.	10	500 00	250 00
Riley, C. W.	Ingersoll, Ont.	20	1,000 00	500 00
Robertson, A. H.	Maxville, Ont.	1	50 00	50 00
Robertson, R. J.	Ingersoll, Ont.	10	500 00	250 00
Robertson, Wm. J.	St. Catharines, Ont.	10	500 00	200 00
Rogers, Thos. G.	Toronto.	1	50 00	10 00
Ross, Chas. G.	Newmarket, Ont.	10	500 00	250 00
Russell, Mrs. Mary E.	Howard St., Toronto.	1	50 00	25 00
Rutherford, Dr. J. R.	Aurora, Ont.	10	500 00	250 00
Schaefer, Henry M.	Milverton, Ont.	5	250 00	125 00
Seaborn, W. E.	Moose Jaw, Sask.	2	100 00	100 00
Scagram, Arthur W.	Toronto.	35	1,750 00	375 00
Shaw, C. S.	Ottawa, Ont.	2	100 00	25 00
Sherin, Wesley.	Lakefield, Ont.	1	50 00	50 00
Shortt, Prof. Adam.	Ottawa, Ont.	5	250 00	25 00
Simpson, Wm. Graham.	Toronto.	5	250 00	125 00
Slater, R. L.	Moose Jaw, Sask.	20	1,000 00	1,000 00
Sloan, Jno.	Galt, Ont.	20	1,000 00	500 00
Smith, Dr. Arthur Dalton.	Mitchell, Ont.	40	2,000 00	1,000 00
Smith, Mrs. Ethel B.	Barrie, Ont.	10	500 00	250 00
Smith, Jno.	Tillsonburg, Ont.	20	1,000 00	500 00
Smith, Jno. A.	Trenton, Ont.	2	100 00	50 00
Smith, Wm.	Brockville, Ont.	10	500 00	250 00
Smith, W. F.	Toronto.	16	800 00	400 00
Spratt, W. A.	Hamilton, Ont.	10	500 00	250 00
Stalker, Dr. Malcolm.	Walkerton, Ont.	10	500 00	150 00
Steele, Jas.	Vankleek Hill, Ont.	1	50 00	12 50
Stevenson, Henry M.	Toronto.	160	8,000 00	2,000 00
Stewart, Robert.	Guelph, Ont.	10	500 00	250 00
Stiver, Rueben A.	Unionville, Ont.	5	250 00	25 00
Stocking, C. P.	Waubaushene, Ont.	10	500 00	250 00
Strang, Hugh J.	Goderich, Ont.	5	250 00	125 00
Strang, Miss Rose J.	Grimsby, Ont.	5	250 00	125 00
Strath, Robert S.	Toronto.	2	100 00	10 00
Tatham, Sidford.	Listowel, Ont.	10	500 00	250 00
Taylor, Alfred.	Galt, Ont.	50	2,500 00	1,250 00
Tensdale, Dr. Walter J.	London, Ont.	10	500 00	50 00
Thompson, Jos. F. A.	Vancouver, B.C.	50	2,500 00	625 00
Toronto General Trusts Corporation, Trustees	Toronto, Ont.	1	50 00	25 00
Tudhope, W. R. & A. M. Alettor.	Cosgrave Bldg., To-			
	ronto, Ont.	27	1,350 00	675 00
Tudhope, W. R.	Toronto, Ont.	20	1,000 00	500 00
Turnbull, Dr. A. R.	Moosejaw, Sask.	20	1,000 00	1,000 00
Turner, Mrs. Edith E.	Toronto.	10	500 00	250 00
Vandervoort, Mrs. Ida M.	Sidney Crossing, Ont.	10	500 00	250 00
Vandusen, Whitford.	Toronto.	50	2,500 00	500 00
Vankleek, Mrs. Martha M.	Leamington, Ont.			
Salisbury, Mrs. Clarissa Ann.	Tisdale, Sask.	20	1,000 00	500 00
Caverly, Annetta.	Walbridge, Ont.			
Van Norman, Chas. C.	Toronto.	60	3,000 00	1,500 00
Van Norman, Harold R.	"	90	4,500 00	450 00

SESSIONAL PAPER No. 8

THE EQUITY FIRE—*Concluded.*LIST OF SHAREHOLDERS—*Concluded.*

Name.	Residence.	No. of shares.	Amount subscribed.	Amount paid in cash.
			\$ cts.	\$ cts.
Walker, J. A., K.C.....	Chatham, Ont.....	30	1,500 00	750 00
Warren, Frederick.....	Toronto.....	10	500 00	250 00
Waterhouse, Jas.....	Ingersoll, Ont.....	20	1,000 00	500 00
Wells, Dr. S. M.....	Barrie, Ont.....	10	500 00	250 00
Wesley, Samuel.....	".....	20	1,000 00	500 00
White, Jas.....	Woodstock, Ont.....	10	500 00	250 00
White, J. W.....	Chatham, Ont.....	10	500 00	250 00
Wightman, Robert.....	Owen Sound, Ont.....	10	500 00	250 00
Wilkins, Fred'k. W.....	Norwood, Ont.....	20	1,000 00	100 00
Wilkinson, A. W.....	Barrie, Ont.....	10	500 00	50 00
Williams, Rev. Daniel.....	Bethany, Ont.....	100	5,000 00	2,500 00
Williams, Miss M. P.....	Norwood, Ont.....	10	500 00	250 00
Williams, Miss Olive Louise.....	New York City.....	20	1,000 00	100 00
Willoughby, W. B.....	Moose Jaw, Sask.....	50	2,500 00	1,250 00
Wilson, Mrs. Carrie E.....	Huron, Mich.....	2	100 00	10 00
Wilson, Jas. & Sons.....	Fergus, Ont.....	5	250 00	125 00
Woods, Walter.....	Hamilton, Ont.....	12	600 00	350 00
Yates, Herbert R.....	Brantford, Ont.....	10	500 00	150 00
Young, Rev. Jno.....	Hamilton, Ont.....	5	250 00	125 00
Yule, Alex.....	Harriston, Ont.....	10	500 00	250 00
Yule, estate Jno.....	Guelph, Ont.....	20	1,000 00	500 00
Ziegler, Dr. Orlando H.....	Toronto.....	5	250 00	125 00
Totals.....		8834	\$ 441,700 00	\$193,697 50

4 GEORGE V., A. 1914

FACTORIES INSURANCE COMPANY.

LIST OF DIRECTORS—(As at Feb. 9, 1914).

C. R. Clapp, Pres.; B. L. Anderson, Vice-Pres.; F. Murphy, K.C., A. Fleming, Ernest Roy, W. D. Boyce.

LIST OF SHAREHOLDERS—(As at Dec. 31, 1913).

Name.	Residence.	No. of shares.	Amount subscribed.	Amount paid in cash.
			\$	\$
Clapp, C. R.....	Toronto.....	10	1,600	1,000
Fleming, A.....	".....	10	1,600	1,000
Anderson, B. L.....	".....	10	1,600	1,000
Boyce, W. D.....	St. Thomas.....	10	1,600	1,000
Clapp & Anderson, Limited.....	Toronto.....	960	153,600	96,000
	Totals.....	1,000	\$160,000	\$100,000

THE GENERAL ACCIDENT ASSURANCE COMPANY OF CANADA.

LIST OF DIRECTORS—(As at Feb. 28, 1914.)

Peleg Howland, Pres.; D. R. Wilkie, Vice-Pres.; F. Norie Miller, Hon. Robert Jaffray, Robert Hobson, F. Gordon Osler, W. G. Jaffray, C. Norie Miller.

LIST OF SHAREHOLDERS—(As at Dec. 31, 1913).

Name.	Residence.	Amount subscribed.	Amount paid in cash.
		\$ cts..	\$' cts.
W. G. Jaffray.....	Toronto.....	2,000 00	500 00
D. R. Wilkie.....	".....	2,000 00	500 00
Hon. Senator Robt. Jaffray.....	".....	2,000 00	500 00
Robt. Hobson.....	Hamilton.....	2,000 00	500 00
F. Norie-Miller, J.P.....	Perth, Scotland.....	2,000 00	500 00
C. Norie-Miller.....	New York.....	2,000 00	500 00
F. G. Osler.....	Toronto.....	2,000 00	500 00
J. Mayhew Allen.....	Perth, Scotland.....	2,000 00	500 00
Peleg Howland.....	Toronto.....	2,000 00	500 00
R. Y. Sketch.....	London, England.....	2,000 00	500 00
Jno. J. Durance.....	Toronto.....	2,000 00	500 00
Thos. H. Hall.....	".....	2,000 00	500 00
General Accident, Fire & Life Assurance Corporation Limited.....	Perth, Scotland.....	176,000 00	44,000 00
	Totals.....	\$200,000 00	\$50,000 00

SESSIONAL PAPER No. 8

THE GENERAL ANIMALS INSURANCE COMPANY OF CANADA.

LIST OF DIRECTORS—(As at Feb. 5, 1914).

Robert Ness, Pres.; L. A. Lavallee, Vice-Pres.; A. P. Frigon, L. P. Bernard, A. Champagne, A. E. Bregent, J. I. Halewyn.

LIST OF SHAREHOLDERS—(As at Dec. 31, 1913).

Name.	Residence.	Amount subscribed.		Amount paid in cash.	
		\$	cts.	\$	cts.
Agla, A.	Harrow, Ont.	100	00	40	00
Alarie, G.	Joliette, Que.	200	00	50	00
Archambault, J.	Roxton Pond, Que.	100	00	40	00
Barette, J. A.	St. Barthelemi, Que.	100	00	40	00
Belanger, A. O.	Papineauville, Que.	1,500	00	600	00
Berard, Hon. L. P.	Montreal, Que.	11,300	00	4,520	00
Bregent, A. E.	"	7,000	00	2,800	00
Brouseau, F. J.	Sault au Recollet, Que.	5,100	00	2,040	00
Champagne, A.	Montreal, Que.	10,000	00	4,000	00
Chateau, S.	St. Andre Avellan, Que.	100	00	40	00
Chauvet, A. D.	Ste. Genevieve, Que.	500	00	200	00
Chevrier, R.	Ottawa, Ont.	500	00	200	00
Choinière, A.	Waterloo, Que.	100	00	40	00
Cleveland, H. R.	Danville, Que.	100	00	40	00
Colin, Dr. A.	St. Narcisse, Que.	100	00	40	00
Cornu, F.	Ottawa, Ont.	1,000	00	400	00
Daignault, F. H.	Acton Vale, Que.	100	00	40	00
Delorme, E.	Sault au Recollet, Que.	800	00	320	00
d'Halewyn, Baron J.	Montreal, Que.	8,000	00	3,200	00
Desaulniers, E.	"	500	00	200	00
Desjardins, Hon. Alph.	"	100	00	40	00
Duchene, Dr. J. D.	Quebec, P.Q.	500	00	200	00
Duhamel, Edg.	Granby, Que.	100	00	40	00
Dupuis, H.	Hull, Que.	1,000	00	400	00
Fautoux, F.	Montreal, Que.	1,000	00	400	00
Frigon, A. P. Y.	"	9,500	00	3,800	00
Gagnon, J. L. S.	Ahuntsic, Que.	700	00	280	00
Gauthier, J. A.	Hull, Que.	500	00	200	00
Généreux, Dr. D.	Montreal, Que.	5,000	00	2,000	00
Gohier, & Cie.	"	1,000	00	400	00
Gonthier, Geo.	"	100	00	40	00
Grothe, Dr. J. D. M.	Iberville, Que.	1,000	00	400	00
Heroux, Melle C.	Edmonton, Alta.	200	00	80	00
Houle, Rev. J. B.	Marieville, Que.	500	00	200	00
Janelle, Dr. J. A.	Sherbrooke, Que.	200	00	80	00
Jodoin, M.	Montreal, Que.	2,000	00	800	00
Kannon, M.	"	1,000	00	400	00
Lachapelle, Dr. E. P.	"	100	00	40	00
Lamarre & Cie, W.	"	500	00	200	00
Lancetot, Roch.	St. Constant, Que.	2,000	00	800	00
Laporte, H.	Montreal, Que.	400	00	160	00
La Rivière, Hon. A. A. C.	"	100	00	40	00
Laurin, Dr. A. M.	Buckingham, Que.	1,000	00	400	00
Lavallée, L. A.	Montreal, Que.	5,000	00	2,000	00
Leduc, R. A.	"	5,000	00	2,000	00
Lippe, J. H. H.	Buckingham, Que.	500	00	200	00
Mailhot, J. A.	Montreal, Que.	500	00	200	00
Malo, J. A.	Maisonneuve, Que.	500	00	200	00
Marchand, C. A.	Montreal, Que.	1,000	00	400	00
Martin, S.	Granby, Que.	100	00	40	00
Masson, Dr. R. A.	Montreal, Que.	2,300	00	920	00
Mélancon, H.	Ottawa, Ont.	500	00	200	00
Michaud, F.	Montreal, Que.	200	00	80	00
Monette, Dr. W.	"	4,400	00	1,760	00
Monty, A.	Roxton Pond, Que.	300	00	120	00

4 GEORGE V., A. 1914

THE GENERAL ANIMALS INSURANCE COMPANY OF CANADA—*Concluded.*LIST OF SHAREHOLDERS—*Concluded.*

Name.	Residence.	Amount subscribed.	Amount paid in cash.
		\$ cts.	\$ cts.
Ness, Robert.....	Howick, Que.....	5,000 00	2,000 00
Paradis, J. G.....	Lac au Saumon, Que.....	200 00	80 00
Perrier, MacKay A.....	Papineauville, Que.....	1,000 00	400 00
Phaneuf, A.....	St. Antoine, Que.....	100 00	40 00
Pilon, Dr. H.....	Vaudreuil, Que.....	200 00	80 00
Prevost, J.....	Sault au Recollet, Que.....	100 00	40 00
Rochon, N.....	Montreal, Que.....	6,500 00	2,600 00
St. Pierre, I.....	Roxton Pond, Que.....	200 00	80 00
Sawyer, Edm.....	Montreal, Que.....	1,000 00	400 00
Archambault, Dr. U.....	Hull, Que.....	2,000 00	800 00
Telmosse, J. B.....	Sorel, Que.....	100 00	40 00
Chatelain, P.....	Thurso.....	500 00	200 00
Senfcl, T. P.....	Sault au Recollet.....	600 00	240 00
Sylvestre, L. P.....	St. Barthelemi, Que.....	100 00	40 00
Telmosse, A. I.....	Ottawa, Ont.....	2,000 00	800 00
Toupin, Rev. J.....	St. Antoine Abbe, Que.....	1,000 00	400 00
Tracy, Dr. A. W.....	Sherbrooke, Que.....	200 00	80 00
Vallées, A. I & Cie.....	Montreal, Que.....	100 00	40 00
Watson, Dr. John.....	Howick, Que.....	500 00	200 00
	Totals.....	\$117,400 00	\$ 46,960 00

SESSIONAL PAPER No. 8

THE GUARANTEE COMPANY OF NORTH AMERICA.

LIST OF DIRECTORS—(As at Feb. 11, 1914).

Hartland S. McDougall, Pres.; William Wainwright, Vice-Pres.; H. E. Rawlings, Man. Dir., H. V. Meredith, Jas. B. Forgan, Geo. Hague, Hon. E. C. Smith, H. W. Cannon, Philip Stockton.

LIST OF SHAREHOLDERS—(As at Dec. 31, 1913.)

Name.	Residence.	No. of shares.	Amount subscribed.	Amount paid in cash.
			\$	\$
Bailey, Mrs. Ernestine V.	Fredericton, N.B.	4	200	200
Billingsley, Mrs. Anne	Westmount	10	500	500
Carter, Mrs. Edith L.	Montreal	20	1,000	1,000
Cumming, Mrs. E. M.	Vancouver, B.C.	509	25,450	8,930
Dixon, B. Homer, estate of	Toronto	100	5,000	9,000
Gale, Alfred J. V.	Hull, Que.	5	250	250
Gale, G. Gordon	"	4	200	200
Gale, Dr. Ernest G.	Quebec, Que.	4	200	200
Gale, Dr. Withall P.	"	4	200	200
Gilroy, Mrs. B.	Winnipeg	75	3,750	750
Girdwood, G. P., M.D., in trust	Montreal	34	1,700	340
Gibb, Jas. D., estate of	"	30	1,500	1,500
Glasco, Mrs. B. M.	"	510	25,500	8,980
Gunn, Geo. C.	London, Ont.	10	500	100
Gunn, Mrs. Theresa M.	"	10	500	100
Gundry, Mrs. M. A., estate of	Toronto	75	3,750	750
Hague, George	Montreal	20	1,000	1,000
Hamilton, John	Quebec	50	2,500	2,500
Lindsay, Miss Amy C.	Montreal	20	1,000	1,000
Lindsay, Cecil V.	"	20	1,000	1,000
Lindsay, Douglas V.	Georgeville, Que.	20	1,000	1,000
Morrice, D.	Montreal	60	3,000	600
MacDougall, H. S.	"	350	17,500	3,600
Meredith, H. V.	"	25	1,250	1,250
McCulloch, Wm., estate of	Toronto	6	300	60
McCulloch, Robertson	Montreal	6	300	60
McCulloch, Henry	"	6	300	60
McCulloch, Robertson, and Royal Trust Co., trust 1	"	6	300	60
McCulloch, Robertson, and Royal Trust Co., trust 2	"	6	300	60
MacTier, Mrs. Ethel	"	14	700	700
Nelles, R. Campbell, and Royal Trust Co., executors	"	210	10,500	10,500
Piddington, Mrs. Susan	Quebec	3	150	150
Piddington, Florence	"	3	150	150
Piddington, Ethel E.	"	3	150	150
Piddington, Arthur G.	Montreal	6	300	300
Piddington, Samuel	Ottawa	21	1,050	1,050
Piddington, Alfred	Montreal	21	1,050	1,050
Piddington, Mrs. Annie, institute	Quebec	21	1,050	1,050
Ross, James G., estate of	"	120	6,000	1,200
Riddell, Alex. F.	Montreal	10	500	100
Ramaay, William	Toronto	60	3,000	3,000
Rawlings, H. E. A.	Montreal	640	32,000	15,240
Rawlings, Mrs. L.	"	4,043	202,150	69,870
Rawlings, Miss A. L.	"	511	25,550	9,030
Rawlings, George W.	"	510	25,500	8,980
Rawlings, W. T.	"	610	30,500	13,940
Rawlings, Mrs. L., Institute, Scott, Richard B., Curator	"	1,009	50,450	17,370
Renfrew, Mrs. G. Constance	Quebec	3	150	150
Smith, Larratt W., estate of	Toronto	100	5,000	5,000
Stayner, Mrs. H. R.	"	53	2,650	2,650
Stayner, T. Sutherland, estate of	"	90	4,500	2,900
Stayner, Winslow S.	Colchester, England	137	6,850	5,250

4 GEORGE V., A. 1914

THE GUARANTEE COMPANY OF NORTH AMERICA—*Concluded.*LIST OF SHAREHOLDERS—*Concluded.*

Name.	Residence.	No. of shares.	Amount subscribed.	Amount paid in cash.
			\$	\$
Strickland, Mrs. C. C., estate of.....	Lakefield, Ont.....	30	1,500	300
Torrance, Jas. F.....	Montreal.....	365	18,250	4,130
Torrance, John.....	".....	366	18,300	4,180
Thomson, Geo. H.....	Quebec.....	60	3,000	3,000
Walker, James R.....	Montreal.....	6	300	60
Wells, Mrs. Vivian M.....	".....	3	150	150
Withall, Wm. J., estate of.....	Montreal.....	65	3,250	3,250
Wainwright, Wm.....	".....	100	5,000	2,000
White, Mrs. Amelia.....	".....	10	500	500
Armes, G. R. W.....	New York.....	540	27,000	7,000
Atkins, Edw. F.....	Boston, Mass.....	100	5,000	5,000
Burroughs, H. N., estate of.....	Philadelphia, Pa.....	50	2,500	2,500
Bullions, Mrs. L. C.....	Troy, N. Y.....	5	250	250
Barr, John W., jr.....	Louisville, Ky.....	10	500	500
Caldwell, Miss Mary.....	Troy, N. Y.....	5	250	250
Comegys, B. B., estate of.....	Philadelphia, Pa.....	20	1,000	1,000
Cannon, H. W.....	New York, N. Y.....	230	11,500	7,500
Chafee, Z.....	Providence, R. I.....	7	350	350
Chafee, Z., jr.....	".....	7	350	350
Chase, Mrs. Mamie F.....	Nashville, Tenn.....	10	500	500
Collins, Mrs. Burd Thaw.....	Pittsburg, Pa.....	5	250	250
Dunham, Mrs. Alice.....	Boston, Mass.....	6	300	300
Dohrman, Mrs. E., estate of.....	Alleghany City, Pa.....	20	1,000	1,000
Dickson, Mrs. S. H.....	".....	6	300	300
Day, Mrs. Lillie M.....	Pittsburg, Pa.....	8	400	400
Emens, Mrs. Jessie F., estate of.....	Syracuse, N. Y.....	30	1,500	1,500
Furnival, Mrs. Amy.....	Portland, Me.....	20	1,000	1,000
Forgan, Jas. B.....	Chicago, Ill.....	20	1,000	1,000
Gibbs, Mrs. Sarah B.....	New York.....	40	2,000	2,000
Garrison, Mrs. Sallie E.....	Pittsburg, Pa.....	14	700	700
Gorman, Mrs. Fanny A.....	".....	10	500	500
Hamilton, W. A.....	Boston, Mass.....	24	1,200	800
Hartshorn, Charles, estate of.....	Philadelphia.....	50	2,500	2,500
Hepburn, A. B.....	New York, N. Y.....	20	1,000	1,000
Jesup, Maria de Witt.....	".....	200	10,000	2,000
Illinois Trust & Saving Bank, trustee under the will of Hon. J. Russell Jones.....	Chicago, Ill.....	20	1,000	1,000
Keech, Mrs. Isabel H.....	St. Louis, Mo.....	15	750	750
Lee, Mrs. Caroline Worma.....	Philadelphia.....	60	3,000	3,000
Lloyd, D., McK.....	Pittsburg, Pa.....	10	500	500
Loutrel, Cyrus F., estate of.....	South Orange, N. J.....	50	2,500	2,500
Merrill, Mrs. Kate.....	Pittsburg, Pa.....	10	500	500
Messler, Mrs. M. R.....	".....	14	700	700
Messler, Mrs. Agnes C.....	".....	28	1,400	1,400
McCook, Willis F.....	".....	5	250	250
McCoy, Mrs. Mary E.....	Alleghany City, Pa.....	20	1,000	1,000
McClintock, Mrs. Mary G.....	Pittsburg, Pa.....	13	650	650
Pennsylvania Co., for insurance on lives and granting annuities, etc.—Trustees under will of Jos. W. Drexel, deceased.....	Philadelphia, Pa.....	200	10,000	10,000
Pell, Alfred, estate of.....	".....	40	2,000	2,000
Quarier, Cushman.....	Louisville, Ky.....	10	500	500
Ricketson, Mrs. Clementine G.....	Pittsburg, Pa.....	13	650	650
Rolph, W. T., estate.....	Philadelphia, Pa.....	10	500	500
Smith, Hon. J. Gregory, estate of.....	St. Albans, Vt.....	80	4,000	4,000
Smith, Hon. E. C.....	".....	20	1,000	1,000
Schoonmaker, James M.....	Pittsburg, Pa.....	20	1,000	1,000
Stockton, Philip.....	Boston, Mass.....	20	1,000	1,000
Thaw, Wm.....	Pittsburg, Pa.....	5	250	250
Thompson, Mary Thaw, testamentary trustee.....	Pittsburg, Pa.....	20	1,000	1,000
Walton, Samuel B.....	".....	20	1,000	1,000
Weld, C. Minot.....	Boston, Mass.....	10	500	500
Totals.....		13,372	\$ 668,600	\$ 304,600

SESSIONAL PAPER No. 8

THE GUARDIAN ACCIDENT AND GUARANTEE COMPANY.

LIST OF DIRECTORS—(As at Feb. 25, 1914).

K. W. Blackwell, Pres.; D. F. Angus, Vice-Pres.; H. M. Lambert, A. J. Relton, A. G. Sweet, Hon. A. W. Atwater, K.C., Hon. E. Hubbard, F. W. Molson, F. L. Wanklyn.

LIST OF SHAREHOLDERS—(As at Dec. 31, 1913.)

Name.	Address.	Amount subscribed.	Amount paid in cash.
		\$ cts.	\$ cts.
Angus, D. Forbes.....	Montreal.....	2,500 00	625 00
Atwater, Honourable A. W.....	".....	2,500 00	625 00
Blackwell, K. W.....	".....	2,500 00	625 00
Hubbard, Honourable Evelyn.....	London, England.....	2,500 00	625 00
Lambert, H. M.....	Montreal.....	2,500 00	625 00
Molson, F. W.....	".....	2,500 00	625 00
Relton, A. J.....	London, England.....	2,500 00	625 00
Sweet, A. G.....	".....	2,500 00	625 00
Wanklyn, F. L.....	Montreal.....	2,500 00	625 00
Guardian Assurance Company Ltd.....	London, England.....	977,500 00	244,375 00
	Totals.....	\$1,000,000 00	\$ 250,000 00

THE HUDSON BAY INSURANCE COMPANY.

LIST OF DIRECTORS.—(As at February 19, 1914.)

J. R. Berry, President; R. L. Reid, K.C., vice-President; C. E. Berg, W. E. Knowles, M.P., A. G. Creelman, G. E. Treorey, J. A. Sheppard, F. R. Begg, E. J. McFeely.

LIST OF SHAREHOLDERS.—(As at December 31, 1913.)

Name.	Residence.	Amount subscribed.	Amount paid in cash.
		\$ cts.	\$ cts.
Berg, Chas. E.	Vancouver, B.C.	210,300 00	42,000 00
Miller, Thomas	Moosejaw, Sask.	500 00	100 00
Berg, Louis S.	Portland, Oregon	2,000 00	400 00
MacLeod, Malcolm J.	Moosejaw, Sask.	5,000 00	1,000 00
Quayle, Mrs. Eliza C.	Vancouver, B.C.	6,000 00	1,200 00
Keay, William	Moosejaw, Sask.	1,500 00	300 00
Loree, Mrs. Katherine E.	Winnipeg, Man.	1,000 00	200 00
Farrell, A. G.	Moosemin, Sask.	2,500 00	500 00
Loucks, Miss Maud.	Calgary, Alta.	300 00	60 00
Lorce, J. F.	Winnipeg, Man.	10,000 00	2,000 00
Berg, Mrs. Rhoda Quayle.	Vancouver, B.C.	6,000 00	1,200 00
Kern, John Henry.	Moosejaw, Sask.	1,600 00	320 00
Caldwell, J. Edward.	"	500 00	100 00
Rice, James E.	Vancouver, B.C.	500 00	100 00
Sheppard, John A.	Moosejaw, Sask.	20,000 00	4,000 00
Knowles, Wm. E.	"	10,000 00	2,000 00
Duff, James.	Drinkwater, Sask.	500 00	100 00
Duff, Wm. H.	"	1,000 00	200 00
Prout, William.	"	500 00	100 00
Fulmore, Leishman F.	Macoun, Sask.	100 00	20 00
Jones, Alfred E.	Milestone, Sask.	500 00	100 00
Fox, James R.	Vancouver, B.C.	2,000 00	400 00
Ashford, Thomas.	Weyburn, Sask.	1,000 00	200 00
Kellock, Rev. David.	Kinnear Mills, Que.	1,000 00	200 00
Willett, John D.	Drinkwater, Sask.	1,000 00	200 00
How Land Co., Ltd., T. J.	Rouleau, Sask.	500 00	100 00
Brubaker, John H.	Moosejaw, Sask.	3,500 00	700 00
Ledingham, Robert.	"	2,500 00	500 00
McMillan, Neil.	"	2,000 00	400 00
Lockwood, Wm. W.	"	500 00	100 00
Bastedo, John G.	"	1,000 00	200 00
Rouatt, John.	"	1,000 00	200 00
Spence, Geo W.	"	1,000 00	200 00
Alcock, Robt. E.	"	1,000 00	200 00
Weber, William H.	Lethbridge, Alta.	500 00	100 00
Becher, estate Chas. D. T.	Macleod, Alta.	500 00	100 00
Matthews, Robt. G.	Macleod, Alta.	500 00	100 00
Cochlin, Luke C.	Granum, Alta.	500 00	100 00
Anderson, Henry E.	Moosejaw, Sask.	20,000 00	4,000 00
Robertson, John B.	Stavelly, Alta.	500 00	100 00
La Mere William.	"	500 00	100 00
Allan, Robert B.	"	500 00	100 00
Wilson, Charles.	Nanaimo, B.C.	500 00	100 00
James, Thomas J.	Windthorst, Sask.	500 00	100 00
Cunningham, Wm. T.	Moosejaw, Sask.	500 00	100 00
Severson Gabriel R.	Stavelly, Alta.	500 00	100 00
Barrie, Thos. C.	Moosejaw, Sask.	500 00	100 00
Sims, Henry B.	"	500 00	100 00
Dillabough, Harvey S.	"	4,000 00	800 00
Campbell, James.	"	2,000 00	400 00
Stirling, Wm. C.	Nanton, Alta.	1,000 00	200 00
Thompson, Wm. K.	Calgary, Alta.	2,000 00	400 00
Amundsen, Ole J.	Clareholm, Alta.	500 00	100 00
Chapin, Oris S.	Calgary, Alta.	2,500 00	500 00

SESSIONAL PAPER No. 8

THE HUDSON BAY INSURANCE COMPANY—Continued.

LIST OF SHAREHOLDERS—Continued.

Name.	Residence.	Amount	Amount
		subscribed.	paid in cash.
		\$ cts.	\$ cts.
Brown, Arthur G.....	Vancouver, B.C.....	2,000 00	400 00
Robertson, John.....	Cranbrook, B.C.....	500 00	100 00
Murphy, Miss Martha A.....	Utica, Minn.....	1,000 00	200 00
Stanley, Richard W.....	Moosejaw, Sask.....	500 00	100 00
Legge, Arthur H.....	Winnipeg, Man.....	530 00	100 00
Dalgarno, Andrew.....	Toronto, Ont.....	7,500 00	1,500 00
Campbell, Mrs. Isabella.....	Moosejaw, Sask.....	500 00	100 00
Logan, William.....	Westview, Sask.....	2,000 00	400 00
Murphy, John H.....	Milestone, Sask.....	1,500 00	300 00
McCallum, Alex. R.....	Vancouver, B.C.....	1,000 00	200 00
Rose, Herbert M.....	".....	6,000 00	1,200 00
Hill, George.....	Calgary, Alta.....	500 00	100 00
Heaps, Edward H.....	Vancouver, B.C.....	1,000 00	200 00
Reid, R. L.....	".....	8,000 00	1,600 00
Jackson, John W.....	".....	500 00	100 00
Berry, John R.....	".....	80,000 00	16,000 00
Gilliland, Wm. J.....	Victoria, B.C.....	1,000 00	200 00
Springer, Chas. S.....	Calgary, Alta.....	500 00	100 00
Dick, David H.....	Vancouver, B.C.....	200 00	40 00
Muir, A. Maxwell.....	".....	1,000 00	200 00
Hobson, George.....	".....	500 00	100 00
Jeffery, Frederick.....	".....	3,000 00	600 00
Cran, James.....	Duncans, Vane. Isl.....	500 00	100 00
Keetch, Scott N.....	Vancouver, B.C.....	1,000 00	200 00
Dowdell, Robert.....	Victoria, B.C.....	2,000 00	400 00
Gonnason, Lemmon.....	".....	5,000 00	1,000 00
Douglas, Chas. S.....	Vancouver, B.C.....	1,000 00	200 00
Leith, Thomas.....	".....	1,000 00	200 00
McKee, George E.....	".....	1,000 00	200 00
Harvie, Eben N.....	".....	500 00	100 00
Sampson, John.....	Nanaimo, B.C.....	2,500 00	500 00
Aitken, Hugh.....	Los Angeles, Cal.....	500 00	100 00
Stevens, Chas. G.....	Nanaimo, B.C.....	500 00	100 00
McLellan, Wm. H.....	".....	200 00	40 00
Johns, Albion.....	Victoria, B.C.....	500 00	100 00
Croft, Christopher.....	Vancouver, B.C.....	1,000 00	200 00
McFeely, Edward J.....	".....	10,000 00	2,000 00
Willets, Palmer B.....	Kelowna, B.C.....	500 00	100 00
Megraw, Ainsley.....	Hedley, B.C.....	1,000 00	200 00
Loree, James C.....	New Westminster, B.C.....	9,000 00	1,800 00
Paulson, Thomas H.....	Paulson, B.C.....	500 00	500 00
Paulson, John W.....	Vancouver, B.C.....	500 00	100 00
Fales, William E.....	New Westminster, B.C.....	2,000 00	400 00
Goswell, William.....	Nelson, B.C.....	1,000 00	200 00
Braden, William R.....	Rossland, B.C.....	1,000 00	200 00
Belyea, Harry A.....	New Westminster, B.C.....	1,000 00	200 00
Macfarlane, Miss Rachel McK.....	Vancouver, B.C.....	1,000 00	200 00
Nelson, Nels.....	New Westminster, B.C.....	2,000 00	400 00
Quick, Sydney F.....	Vancouver, B.C.....	3,000 00	600 00
Ziegler, Alexander.....	Halbrite, Sask.....	1,000 00	200 00
Lavery, A. L.....	New Westminster, B.C.....	2,000 00	400 00
Gilmour, Hugh.....	Pasqua, Sask.....	2,500 00	500 00
Loree, Mrs. L. A.....	Winnipeg, Man.....	5,100 00	1,020 00
Thomson, Miss. A. J.....	Nutana, Sask.....	500 00	100 00
Loree, Joseph.....	Wiste, Alta.....	500 00	100 00
Stout, Thomas.....	Rossland, B.C.....	2,000 00	400 00
Murray, N. H.....	Lethbridge, Alta.....	1,000 00	200 00
Hick, Fred.....	".....	1,000 00	200 00
Davies, S. G.....	".....	500 00	100 00
Coy, Mrs. Ida May.....	Victoria, B.C.....	1,000 00	200 00
Coy, Wm. H.....	".....	1,000 00	200 00
Eddy, Everett H.....	Grand Rapids, Mich.....	5,000 00	1,000 00
Gladstone, C. S.....	Prince Albert, Sask.....	300 00	60 00
Stull, James F. A.....	".....	5,000 00	1,000 00
McDonald, Charles.....	".....	1,000 00	200 00

4 GEORGE V., A. 1914

THE HUDSON BAY INSURANCE COMPANY—Continued.

LIST OF SHAREHOLDERS—Continued.

Name.	Residence.	Amount subscribed.	Amount paid in cash.
		\$ cts.	\$ cts.
McLeod, Samuel.....	Prince Albert, Sask.....	500 00	100 00
McLeod, Mrs. W. E.....	" " ".....	500 00	100 00
Kernaghan, J. B.....	" " ".....	500 00	100 00
Stinson, Mrs. Jennie G.....	Rockwood, Ont.....	1,000 00	200 00
Crawford, John.....	Vancouver, B.C.....	400 00	80 00
Brown, Archibald L.....	Saskatoon, Sask.....	2,000 00	400 00
Breckenridge, Wm. J.....	Pincher Creek, Alta.....	500 00	100 00
Kettles, Charles.....	" " ".....	1,000 00	200 00
McDougall, D. C.....	" " ".....	500 00	100 00
James Clark Company.....	Clareholm, Alta.....	1,000 00	200 00
Robertson, Edwin.....	Sunny Nook, Alta., via Rose Lynn.....	1,000 00	200 00
Griesbach, Emiel.....	Griesbach, Alta.....	1,000 00	200 00
Broad, Robert L.....	Lafleche, Sask.....	2,000 00	400 00
Gregson, T. H.....	Orbow.....	1,000 00	200 00
Stewart, Dr. H. A.....	Saskatoon, Sask.....	200 00	40 00
Stribling, H. W.....	High River, Alta.....	1,000 00	200 00
Creelman, Mrs. C. V.....	Vancouver, B.C.....	5,000 00	1,000 00
Angus, G. & Creelman, Carrie V.....	" " ".....	3,500 00	700 00
Bowes, C. H.....	Victoria, B.C.....	5,000 00	1,000 00
Wm. H. Pennock.....	" " ".....	5,000 00	1,000 00
Birley, R. B.....	Tuxford, Sask.....	200 00	40 00
Banninger, A.....	Windthorst, Sask.....	3,000 00	600 00
LeRoy, Frank.....	Victoria, B.C.....	5,000 00	1,000 00
Truscott, T. E.....	Alameda, Sask.....	2,000 00	400 00
McLean, Arthur A.....	Carievale, Sask.....	500 00	100 00
Wankel, Arthur N.....	Plentywood, Mont.....	9,000 00	1,800 00
Ross, John C.....	Victoria, B.C.....	5,000 00	1,000 00
Mitchell, Andrew H.....	" " ".....	2,500 00	500 00
Weaver, H. D.....	Saskatoon, Sask.....	2,000 00	400 00
Braden, Miss A. M.....	Rossland, B.C.....	1,000 00	200 00
Braden, A. W.....	" " ".....	1,000 00	200 00
Burton, Wm.....	Brownlee, Sask.....	1,000 00	200 00
Berry, Mrs. L. W.....	Vancouver, B.C.....	20,000 00	4,000 00
Mainwaring, A. J.....	Nanaimo, B.C.....	500 00	100 00
Hennans, J.....	" " ".....	500 00	100 00
Berry, Karl R.....	Vancouver, B.C.....	20,000 00	4,000 00
Sellick, Mrs. A.....	Victoria, B.C.....	100 00	20 00
Bernath, Edward.....	" " ".....	2,500 00	500 00
Punnett, R. B.....	" " ".....	1,000 00	200 00
Comber, E. F.....	Selkirk, Man.....	500 00	100 00
Lord, J. W.....	Winnipeg, Man.....	500 00	100 00
Jos. Chew Lbr. & Shingle Mfg. Co.....	Vancouver, B.C.....	10,000 00	2,000 00
Martin, Edward A.....	Milestone, Sask.....	1,000 00	200 00
Humphrey, Aris P.....	Craik, Sask.....	1,000 00	200 00
Morris, Frederick.....	Macleod, Alta.....	1,000 00	200 00
Robinson, Edgar F.....	Vancouver, B.C.....	2,000 00	400 00
Delano, Mary E.....	Salt Lake City, Utah.....	500 00	100 00
Murphy, Edgar H.....	Vancouver, B.C.....	1,000 00	200 00
Kingsbury, Mrs. Annie E.....	Calgary, Alta.....	1,000 00	200 00
Howard, Mrs. Mabel.....	Vancouver, B.C.....	5,000 00	1,000 00
Berry, Ezra H.....	" " ".....	600 00	120 00
Freeman, A. C.....	Macleod, Alta.....	1,000 00	200 00
McMurtry, Samuel.....	Orbow, Sask.....	1,000 00	200 00
Freeman, Miss Mary H.....	Nanaimo, B.C.....	100 00	20 00
Angus, Henry S.....	Vancouver, B.C.....	300 00	60 00
Creelman, A. G.....	" " ".....	20,500 00	4,100 00
DuMoulin, S. S.....	Moosejaw, Sask.....	200 00	40 00
Wilson, Wm. H.....	Craik, Sask.....	1,000 00	200 00
Budd, W. J.....	Calgary, Alta.....	2,000 00	400 00
Reekie, David.....	Moosejaw, Sask.....	10,000 00	2,000 00
Griffin, Mrs. F. B.....	Wooster, Ohio.....	5,000 00	1,000 00
Lindsay, J. F.....	Swift Current, Sask.....	2,000 00	400 00
Smart, Wm. A.....	Moosejaw, Sask.....	1,500 00	300 00

SESSIONAL PAPER No. 8

THE HUDSON BAY INSURANCE COMPANY—Continued.

LIST OF SHAREHOLDERS—Continued.

Name.	Residence.	Amount subscribed.	Amount paid in cash.
		\$ cts.	\$ cts.
Furbow, John.....	Cumberland, B.C.....	4,000 00	800 00
Robertson, Robert S.....	".....	7,800 00	1,560 00
Sipes, Andrew.....	Moosejaw, Sask.....	2,000 00	400 00
Seeli, Joseph.....	".....	2,000 00	400 00
Olafson, Olaf.....	Mortlach, Sask.....	1,000 00	200 00
Gies, Wm. V.....	Moosejaw, Sask.....	400 00	50 00
Cross, Edwin W.....	".....	1,000 00	200 00
Frost, John.....	".....	500 00	100 00
Matthews, R.....	".....	1,000 00	200 00
Stewart, Chas. R.....	".....	500 00	100 00
Hughes, Hiram E.....	".....	1,000 00	200 00
Dunie, Wm. A.....	Pasqua, Sask.....	2,500 00	500 00
Bedford, Mrs. H.....	Moosejaw, Sask.....	500 00	100 00
Bedford, Henry.....	".....	2,000 00	400 00
Hansherger, U. F.....	".....	5,000 00	1,000 00
Dalrymple, R.....	".....	1,000 00	200 00
Elson, E. R.....	".....	2,000 00	400 00
Elderkin, Chas. W.....	Vancouver, B.C.....	2,500 00	2,500 00
Oakes, A. R.....	Moosejaw, Sask.....	500 00	100 00
Baird, John.....	Cumberland B.C.....	2,400 00	480 00
Waldron, David.....	".....	1,000 00	200 00
Russell, Clark.....	".....	1,000 00	200 00
Maybee, Mrs. M. S.....	Moosejaw, Sask.....	1,000 00	200 00
Pascoe, James.....	".....	2,500 00	500 00
Noble Adv. Agency.....	Vancouver, B.C.....	1,000 00	200 00
Biggs, John G.....	Cumberland, B.C.....	1,000 00	200 00
Nash, Mrs. Mary.....	".....	2,000 00	400 00
Beveridge, Wm. & Mary.....	".....	1,000 00	200 00
Seeli, Robert J.....	Moosejaw, Sask.....	1,000 00	200 00
Seeli, Mrs. A. E.....	".....	500 00	100 00
Simington, Wm.....	".....	1,000 00	200 00
Porter, John.....	".....	1,000 00	200 00
Slater, R. L.....	".....	1,000 00	200 00
Prosser, A. H.....	".....	3,000 00	600 00
Turner, Miss M.....	Nanaimo, B.C.....	2,000 00	400 00
Hale, Mrs. I. C.....	Moosejaw, Sask.....	1,000 00	200 00
McGillivray, Malcolm.....	".....	2,500 00	500 00
Ross, G. M.....	".....	3,000 00	600 00
Clemenshaw, G. E.....	Caron, Sask.....	1,000 00	200 00
Glen, James.....	Drinkwater, Sask.....	1,000 00	200 00
Wooliams, Alfred J.....	Moosejaw, Sask.....	1,000 00	200 00
Robertson, Dr. Wm. A.....	".....	1,000 00	200 00
Willis, Asa.....	".....	500 00	100 00
Allan, Mrs. Ellen M.....	Vancouver, B.C.....	2,000 00	400 00
Elderkin, Albert E.....	Parishoro, N.S.....	14,500 00	14,500 00
Bosomworth, G. F.....	Oxbow, Sask.....	500 00	100 00
Kennedy, Mrs. A. S.....	Moosejaw, Sask.....	2,000 00	400 00
Duff, Mrs. Mary A. E.....	Drinkwater, Sask.....	500 00	100 00
Frame, J. W.....	Cumberland, B.C.....	500 00	100 00
Somerville, Robt.....	Hope, B.C.....	1,000 00	200 00
Langrish, Wm.....	Oxbow, Sask.....	600 00	120 00
Patterson, Hon. T. W.....	Victoria, B.C.....	5,000 00	1,000 00
Walker, Jas.....	Cumberland, B.C.....	3,500 00	700 00
Gonnason, A.....	Victoria, B.C.....	5,000 00	1,000 00
Hostetter, J. W.....	Gainshoro, Sask.....	600 00	120 00
Burdett, John E. A.....	Winnipeg, Man.....	2,500 00	500 00
Mancoer, F. J.....	Middlechurch, Man.....	1,000 00	200 00
Burdett, Wm. W.....	Winnipeg, Man.....	2,500 00	500 00
Burdett, Edward.....	".....	2,500 00	500 00
Burdett, Stanley W.....	".....	2,500 00	500 00
Bower, Wm. Geo.....	".....	100 00	20 00
Wainwright, S. J.....	".....	100 00	20 00
Henderson, G. H.....	".....	500 00	100 00
Robertson, Wm.....	".....	200 00	40 00
Dennis, Arthur.....	Rapid City, Man.....	200 00	40 00

4 GEORGE V., A. 1914

THE HUDSON BAY INSURANCE COMPANY—*Concluded.*LIST OF SHAREHOLDERS—*Concluded.*

Name.	Residence.	Amount subscribed.	Amount paid in cash.
		\$ cts.	\$ cts.
Schofield, Miss U.....	Winnipeg, Man.....	600 00	120 00
Yewdall, Mrs. H.....	".....	800 00	160 00
Finkelstein, Moses.....	".....	200 00	40 00
Roots, Frank.....	Youngtown, Alta.....	200 00	40 00
Colling, Ed. L.....	Moosejaw, Sask.....	2,000 00	400 00
Jones, E. J. D.....	Alameda, Sask.....	400 00	80 00
Powell, Howard S.....	Winnipeg, Man.....	100 00	20 00
Frampton, R. J.....	Biggar, Sask.....	100 00	20 00
McGuire, John.....	Grand Forks, N.D.....	200 00	40 00
Taylor, Thos. E.....	Winnipeg, Man.....	900 00	180 00
Taylor, Miss Eliz. K.....	Edam P. O., Sask.....	400 00	80 00
Farnsworth, W.....	Winnipeg, Man.....	600 00	120 00
Trorey, Geo. E.....	Vancouver, B.C.....	5,000 00	1,000 00
Spencer, C.....	".....	1,000 00	200 00
Housser, G. Elliott.....	".....	1,000 00	200 00
Begg, F. R.....	".....	5,300 00	1,060 00
Jackson, F. T.....	Armstrong, B.C.....	2,200 00	440 00
Lyttleton, T. A.....	Vancouver, B.C.....	7,800 00	1,560 00
Lyttleton, H. A.....	".....	10,000 00	2,000 00
Matheson, R. M.....	Brandon, Man.....	1,000 00	200 00
Lancaster, W. P.....	Vancouver, B.C.....	500 00	100 00
The Guardian Invest. Co.....	".....	500 00	100 00
	Totals.....	\$ 872,400 00	\$ 188,080 00

SESSIONAL PAPER No. 8

THE IMPERIAL GUARANTEE AND ACCIDENT INSURANCE COMPANY OF CANADA.

LIST OF DIRECTORS—(As at Jan. 17, 1914.)

E. W. Cox, Pres.; Noel Marshall, Vice-Pres.; Hon. Geo. A. Cox, Hon. F. T. Frost, R. Bickerdike, M. P., Elias Rogers, S. Burrows, G. A. Morrow, Sir Wm. Whyte, H. C. Cox, W. D. Robb, P. G. Goldsmith, M. D., D. B. Hanna.

LIST OF SHAREHOLDERS—(As at Dec. 31, 1913.)

Name.	Address.	Amount subscribed.	Amount paid in cash.
		\$ cts.	\$ cts.
Cox, Hon. G. A.	Toronto, Ont.	175,000 00	35,000 00
Cox, H. C.	"	65,000 00	13,000 00
Cox, E. W.	"	100,000 00	20,000 00
Cox, F. G., estate	"	55,000 00	11,000 00
Davis, A. L., estate	"	160,000 00	32,000 00
Goldsmith, Dr. P. G.	"	25,000 00	5,000 00
Hodgens, W. S.	"	15,000 00	3,000 00
Morrow, G. A.	"	55,000 00	11,000 00
Marshall, Noel	"	25,000 00	5,000 00
Rogers, Elias.	"	10,000 00	2,000 00
Willans, E.	"	50,000 00	10,000 00
Wood, E. R.	"	100,000 00	20,000 00
Central Canada Loan & Savings Co.	"	10,000 00	2,000 00
Whyte, Sir William	Winnipeg, Man.	10,000 00	2,000 00
Bickerdike, R., M. P.	Montreal, Que.	10,000 00	2,000 00
Burrows, S.	Belleville, Ont.	10,000 00	2,000 00
Corby, H.	"	10,000 00	2,000 00
Frost, Hon. F. T.	Smith's Falls, Ont.	10,000 00	2,000 00
Morrow, G. W.	Peterboro, Ont.	40,000 00	8,000 00
Robb, W. D.	Montreal, Que.	5,000 00	1,000 00
Kenny, J. J., estate	San Francisco.	50,000 00	10,000 00
Hanna, D. B.	Toronto, Ont.	10,000 00	2,000 00
Totals		\$1,000,000 00	\$ 200,000 00

IMPERIAL UNDERWRITERS CORPORATION OF CANADA.

LIST OF DIRECTORS—(As at Feb. 7, 1914.)

H. M. Blackburn, Pres.; A. R. Williams, Vice-Pres.; H. F. Petman, F. E. Heyes, G. A. Hankey, A. W. Giles, C. S. Hodges, W. F. Windeyer, G. M. Higinbotham.

LIST OF SHAREHOLDERS—(As at Dec. 31, 1913.)

Name.	Address.	Amount subscribed.	Amount paid in cash.
		\$	\$
Blackburn, H. M.	Toronto, Ont.	2,500	625
Williams, A. R.	"	2,500	625
Petman, H. F.	"	2,500	625
Heyes, F. E.	"	2,500	625
Hankey, G. Alers.	Vernon, B.C.	2,500	625
Giles, A. Waring.	"	2,500	625
Hodges, C. S.	"	2,500	625
Windeyer, W. F.	Toronto, Ont.	2,500	625
Higinbotham, G. M.	"	2,500	625
Sun Insurance Office.	"	434,900	104,850
Totals		\$ 457,400	\$ 110,475

4 GEORGE V., A. 1914

THE LIVERPOOL-MANITOBA ASSURANCE COMPANY.

LIST OF DIRECTORS—(As at June. 4, 1914.)

J. Gardner Thompson, Pres.; Lewis Laing, Vice-Pres.; A. G. Dent, J. C. Rimmer, Sir Alexander Lacoste, M. Chevalier, W. Molson Macpherson, Thos. J. Drummond, John Emo.

LIST OF SHAREHOLDERS—(As at Dec. 31, 1913.)

Name.	Address.	Amount subscribed.	Amount paid in cash.
		\$	\$
Liverpool & London & Globe Insurance Company Limited.....	Liverpool, England.....	477,500	167,125
Dent, A. G.....	".....	2,500	875
Rimmer, J. C.....	".....	2,500	875
Thompson, J. Gardner.....	Montreal, Que.....	2,500	875
Lacoste, Sir Alexander.....	".....	2,500	875
Chevalier, M.....	".....	2,500	875
Macpherson, W. M.....	".....	2,500	875
Drummond, T. J.....	".....	2,500	875
Emo, John.....	".....	2,500	875
*Binnie, J. W.....	".....	2,500	875
	Totals.....	\$ 500,000	\$ 175,000

* Since replaced by Lewes Laing.

THE LONDON AND LANCASHIRE GUARANTEE AND ACCIDENT COMPANY OF CANADA.

LIST OF DIRECTORS—(As at June. 4, 1914.)

Alfred Wright, Pres.; C. E. Sward, Geo. C. Howie, A. E. Blogg, Alex. MacLean.

LIST OF SHAREHOLDERS—(As at Dec. 31, 1913.)

Name.	Address.	Amount subscribed.	Amount paid in cash.
		\$	\$
Wright, Alfred.....	Toronto.....	2,000	1,600
*Dobbin, Thomas F.....	Montreal.....	2,000	1,600
Blogg, A. E.....	Toronto.....	2,000	1,600
Howie, Geo. C.....	".....	2,000	1,600
MacLean, Alex.....	".....	2,000	1,600
London and Lancashire Fire Insurance Co., Ltd...	Liverpool, Eng.....	490,000	392,000
	Totals.....	\$ 500,000	\$ 400,000

* Since replaced by C. E. Sward.

SESSIONAL PAPER No. 8

THE LONDON MUTUAL FIRE INSURANCE COMPANY OF CANADA.

LIST OF DIRECTORS—(As at Feb. 28, 1914).

A. H. C. Carson, Pres.; F. D. Williams, Vice-Pres.; Hon. C. H. Campbell, W. T. Whitehead, T. P. Birchall, Sir Samuel Faire, Harry Wrightson, G. H. Williams;

LIST OF SHAREHOLDERS—(As at Dec. 31, 1913.)

Name.	Address.	No. of shares.	Amount subscribed.	Amount paid in cash.
			\$ cts.	\$ cts.
Matthews, Wrightson & Co., Can., Ltd.....	Montreal.....	910	91,000 00	15,925 00
W. T. Whitehead.....	"	10	1,000 00	175 00
A. H. C. Carson.....	"	10	1,000 00	175 00
F. D. Williams.....	Toronto.....	10	1,000 00	175 00
Oscar Gray.....	London, Eng	10	1,000 00	175 00
T. P. Birchall.....	Montreal.....	10	1,000 00	175 00
Hon. Colin H. Campbell.....	Winnipeg.....	10	1,000 00	175 00
Harry Wrightson.....	London, Eng	10	1,000 00	175 00
Sir Samuel Faire.....	Leicester, Eng.....	10	1,000 00	175 00
G. H. Williams.....	Winnipeg.....	10	1,000 00	175 00
Totals.....		1,000	\$100,000 00	\$17,500 00

THE MERCANTILE FIRE INSURANCE COMPANY.

LIST OF DIRECTORS—(As at Feb. 13, 1914).

W. A. Sims, Pres.; Alfred Wright, A. E. Blogg, Arthur W. Blake, T. F. Dobbin, Geo. C. Howie.

LIST OF SHAREHOLDERS—(As at Dec. 31, 1913).

Name.	Address.	Amount subscribed.	Amount paid in cash.
		\$	\$
Sims, W. A.....	Bushey, Herts, Eng.....	2,000	400
Wright, Alfred.....	Toronto.....	2,000	400
Blogg, A. E.....	"	2,000	400
Howie, Geo. C.....	"	2,000	400
Dobbin, T. F.....	Montreal.....	2,000	400
Blake, Arthur W.....	Winnipeg, Man.....	2,000	400
London and Lancashire Fire Insurance Co., Ltd.	Liverpool, Eng.....	238,000	47,600
Totals.....		\$250,000	\$ 50,000

THE MERCHANTS AND EMPLOYERS GUARANTEE AND ACCIDENT COMPANY.

LIST OF DIRECTORS—(As at Feb. 17, 1914.)

L. N. Dupuis, Pres.; J. C. H. Dussault, Secretary; C. Robillard, M. P. P., W. E. Hayes, G. E. Larin, M. D.,
 Vice-Pres.; O. Constantineau, J. P. Lamarche, N. P., J. G. Piché, M. D., A. Gingras, J. A. Duchaine,
 J. B. Baillargeon, J. G. Dubeau.

LIST OF SHAREHOLDERS—(As at Dec. 31, 1913.)

Name.	Address.	Amount subscribed.	Amount paid in cash.
		\$ cts.	\$ cts.
Aubry, J. B. A.	Montreal...	1,000 00	200 00
Allard, Amédée.	Maisonneuve	200 00	40 00
Abel, J. P. Fortin & Cie.	"	500 00	100 00
Aird & Son Reg. (N. Gagnon).	Montreal...	200 00	40 00
Auelair, C. & Cie.	Quebec.	100 00	20 00
Archambault, O.	Montreal...	500 00	100 00
Allard & Boyer.	"	100 00	20 00
Allard & Fils.	Outrement.	100 00	20 00
Allard & Frère.	Montreal...	100 00	20 00
Ainey, Jos.	"	3,000 00	600 00
Ainey, N.	"	100 00	20 00
Brien, J. A. & Cie.	"	1,000 00	200 00
Binette, Jos.	"	1,000 00	200 00
Berthiaume, Zéphirin.	"	100 00	20 00
Brunet, J. C. & Cie.	"	1,000 00	200 00
Bélanger, O.	"	500 00	100 00
Beauchemin, Alfred.	Sorel	500 00	100 00
Baillargeon, J. B.	Montreal...	10,000 00	2,000 00
Belair, A.	Viauville...	500 00	100 00
Baillargeon, Pacifique.	Montreal...	200 00	40 00
Briard, Joseph.	"	500 00	100 00
Blanchard, J. E.	"	200 00	40 00
Bonhomme, Jos., Ltd.	"	500 00	100 00
Baillargeon, A. F.	"	100 00	20 00
Brunelco & Bernier.	"	500 00	100 00
Bourdon, J. E.	Maisonneuve	200 00	40 00
Bourdon, Léandre.	"	200 00	40 00
Bourdon, Wilfrid.	"	500 00	40 00
Bourque, Jos.	Hull	1,000 00	200 00
Brault, Pierre.	Montreal...	300 00	60 00
Bourdon, Camille.	"	1,000 00	200 00
Brunet, F. C.	Lachine.	100 00	20 00
Beauchamps, Narcisse.	Montreal...	200 00	40 00
Bleau, Ovide.	"	200 00	40 00
Bernier, J. H.	"	100 00	20 00
Barsalou, J. C. & Cie.	"	500 00	100 00
Bissonnette, F. X.	"	500 00	100 00
Buisson, J. H.	Maisonneuve	800 00	160 00
Brouillard, O.	Drummondville.	200 00	40 00
Blain, N.	Montreal.	100 00	20 00
Barbeau, Omer.	Quebec.	100 00	20 00
Borne, L.	"	500 00	100 00
Blais, J. E.	"	200 00	40 00
Belanger & Co. (Edm.)	Montreal.	500 00	100 00
Bourdon, J. L.	L'Epiphanie.	200 00	40 00
Blain, A.	Montreal.	500 00	100 00
Bisaillon, J. E. & Cie.	"	100 00	20 00
Brouillette, P.	"	200 00	40 00
Beznar, M. C.	St. Anne de B.	1,000 00	200 00
Bourgie, H.	Montreal.	1,300 00	260 00
Bourguignon, Jules.	"	200 00	40 00
Bluteau, H. P.	Maisonneuve.	100 00	20 00
Beauchamp, A.	Hull.	100 00	20 00
Beadry, Henri.	Montreal.	1,000 00	200 00

SESSIONAL PAPER No. 8

THE MERCHANTS AND EMPLOYERS GUARANTEE AND ACCIDENT COMPANY—*Con.*LIST OF SHAREHOLDERS—*Continued.*

Name.	Address.	Amount	Amount
		subscribed.	paid in cash.
		\$ cts.	\$ cts.
Benard, J. E. Z.	Montreal.	500 00	100 00
Benard, T.	"	500 00	100 00
Brochu, Camille.	"	400 00	80 00
Bellefeuille & Ferron.	Trois Rivières.	200 00	40 00
Boivin, Johny.	"	100 00	20 00
Bourque, Armand.	St. Paul L'Ermitte.	500 00	25 00
Burelle, M.	Montreal.	100 00	
Belair, A. P.	"	200 00	40 00
Beaunoyer & Brouillet.	"	100 00	20 00
Cie Carrière & Fr., Ltd.	"	1,000 00	200 00
Charbonneau, F. X.	"	200 00	40 00
Cusson, Zotique.	"	200 00	40 00
Cloutier, J. R.	Maisonneuve.	500 00	100 00
Chenard, J. D.	Berthierville.	300 00	60 00
Chouhurd, J. I.	Montreal.	500 00	100 00
Chapleau, F. X.	"	300 00	60 00
Casavant & Frère.	St. Hyacinthe.	500 00	100 00
Choquette, Arsène.	Maisonneuve.	500 00	100 00
Chouinard, Michel.	"	400 00	80 00
Copping, Wm.	Joliette.	2,500 00	500 00
Chartrand, J. A.	Montreal.	500 00	100 00
Corbeil, Emile.	"	300 00	60 00
Corbeil, Arthur.	"	300 00	60 00
Constantineau, O.	"	10,000 00	2,000 00
Clark, Frank E.	Magog.	200 00	40 00
Contant, H.	Montreal.	1,000 00	200 00
Charland, Zenon.	"	500 00	100 00
Corbeil, Prima.	"	100 00	20 00
Côté, Victor.	"	100 00	20 00
Côté Bros. & Burritt.	"	3,000 00	600 00
Charette, James.	"	100 00	20 00
City Ice Co., Ltd.	"	3,000 00	600 00
Chalifoux, H.	"	100 00	20 00
Chartier, Jos.	"	100 00	20 00
Can. Rattan Chair Co., Ltd.	Victoriaville.	200 00	40 00
Canada Mattress Mfg. Co.	"	300 00	60 00
Cie Cantin & Fils.	Warwick.	100 00	20 00
Can. Buffalo Forge Co., Ltd.	Montreal.	100 00	20 00
Chalifoux, J. D.	Quebec.	200 00	40 00
Cie de Mach. Mercier.	Levis.	500 00	100 00
Combron Auguste.	Montreal.	200 00	40 00
Can. Lime & Builder Supp.	"	200 00	40 00
Cantin, Wilfrid.	Quebec.	500 00	100 00
Cie Gauthier & Fr.	"	500 00	100 00
Crevier, Alphonse.	Montreal.	100 00	20 00
Cie Buanderie à Vapeur.	Trois Rivières.	200 00	40 00
Côté, Jos.	Pierreville.	100 00	20 00
Cyr, Damien.	St. Rose.	100 00	20 00
Cie Savoy & Guay.	Plessisville.	300 00	60 00
Charlebois, P. J.	Montreal.	100 00	20 00
Côté, Napoléon.	"	2,000 00	400 00
Côté, Michel.	"	1,000 00	200 00
Cassidy, H. R.	Maisonneuve.	100 00	20 00
Caron & Surprenant.	"	100 00	20 00
Carmel, Edgar.	Montreal.	500 00	20 00
Chagnon & Beaubien.	"	100 00	20 00
Carignan, J. Alex.	Trois Rivières.	100 00	20 00
Charron, R.	Montreal.	100 00	20 00
Caisse, Maxime.	"	100 00	10 00
Dupont & Frère.	"	200 00	40 00
Dufresne & Locke, Ltd.	Maisonneuve.	1,000 00	200 00
Duhamel, J. B.	St. Hyacinthe.	1,000 00	200 00
Dupuis & Lefebvre.	Montreal.	1,000 00	200 00
Daoust, Jos.	"	500 00	100 00
Davignon, J. P.	"	200 00	40 00

4 GEORGE V., A. 1914

THE MERCHANTS AND EMPLOYERS GUARANTEE AND ACCIDENT COMPANY—
Continued.

LIST OF SHAREHOLDERS—Continued.

Name.	Address.	Amount subscribed.	Amount paid in cash.
		\$ cts.	\$ cts.
Desroches, George Pite.....	Joliette.....	100 00	20 00
Desjardins & Gélinas.....	Montreal.....	200 00	40 00
Deslongchamps Art.....	Maisonneuve.....	200 00	40 00
David O.....	Montreal.....	200 00	40 00
Denis Jos.....	".....	1,000 00	200 00
Dugas D. & Cie.....	".....	500 00	100 00
Désorineaux Jos.....	".....	200 00	40 00
Déchaux, A. F.....	".....	500 00	100 00
Déchaux, Elie.....	".....	500 00	100 00
Duigle, T.....	".....	100 00	20 00
Deslauriers, Jos.....	".....	200 00	40 00
Dupuis, J. P.....	Verdun.....	500 00	100 00
Durancéau & Durancéau.....	Montreal.....	500 00	100 00
Dalceggio, F.....	".....	100 00	20 00
Deschênaux, C. E.....	".....	300 00	60 00
Dussault, Arsène.....	Maisonneuve.....	100 00	20 00
Dansereau, Félix.....	Montreal.....	200 00	40 00
Dubeau, J. G.....	".....	10,000 00	2,000 00
Dussault, J. C. H.....	".....	10,000 00	2,000 00
Dugas, C. A. M. D.....	".....	10,000 00	2,000 00
Drummond Shirt Co., Ltd.....	Drummondville.....	300 00	60 00
Daigneault, F. H.....	Acton Vale.....	1,000 00	200 00
Denis, Isaie.....	Montreal.....	100 00	20 00
Dupré, J. B.....	".....	1,000 00	200 00
Duchaine, J. A.....	Québec.....	2,500 00	500 00
Drolet, F. X.....	".....	500 00	100 00
Dorval, Théodule.....	".....	200 00	40 00
Duchaine, L.....	".....	500 00	100 00
Dubé, Anselme.....	Trois Rivières.....	300 00	60 00
Demers, A.....	Montreal.....	100 00	20 00
Dupuis, L. N.....	".....	10,000 00	2,000 00
Dubrule, C.....	".....	4,300 00	860 00
Dagenais, Jos.....	".....	100 00	20 00
Dalcourt, Ludger.....	".....	500 00	100 00
Desmarais, S. E. & Cie.....	Richmond.....	100 00	20 00
Dupras, Didier.....	Montreal.....	200 00	40 00
Dagenais, M.....	".....	1,000 00	200 00
David, Wilfrid.....	".....	500 00	100 00
Deschamps, Alex.....	".....	500 00	100 00
Dupuis, Rosaire.....	".....	1,000 00	200 00
Duchesneau, Z. O.....	".....	500 00	100 00
Dostaler, D. A.....	Joliette.....	500 00	50 00
Dansereau, J. H.....	Trois Rivières.....	500 00	100 00
Demers & Sarrazin.....	Montreal.....	100 00	20 00
DesRosiers, Agapit.....	".....	500 00	100 00
Dauméry, Léon.....	".....	500 00	
Ecole Industrielle.....	Joliette.....	500 00	100 00
Ethier, Arthur.....	Montreal.....	100 00	20 00
Ethier, J. A. C., M.D.....	Sherbrooke.....	500 00	100 00
Filion A. & Frère.....	Montreal.....	500 00	100 00
Faille, Jos.....	".....	500 00	100 00
Fonderie de Vict.....	Victoriaville.....	200 00	40 00
Falardeau, Cyrille.....	Quebec.....	300 00	60 00
Fortier, N. & Cie.....	".....	500 00	100 00
Fortin, D.....	Montreal.....	1,000 00	200 00
Perlhind & Frère.....	Ephiphanie.....	200 00	40 00
Forest, Roch.....	Montreal.....	1,000 00	200 00
Fittes, Jean.....	".....	100 00	20 00
Fortin, A.....	".....	100 00	20 00
Fléury, F. A., M.D.....	".....	1,000 00	200 00
Frenette, Arsène.....	".....	200 00	40 00
Fortier, L. E., M.D.....	".....	5,000 00	1,000 00
Favreau & Corbeau.....	".....	300 00	60 00
Farand & Délorne.....	".....	1,000 00	200 00

SESSIONAL PAPER No. 8

THE MERCHANTS AND EMPLOYERS GUARANTEE AND ACCIDENT COMPANY—Con.

LIST OF SHAREHOLDERS—Continued.

Name.	Address.	Amount subscribed.	Amount in cash.
		\$ cts.	\$ cts.
Faribault, Norbert.....	Montreal.....	300 00	60 00
Fontaine, Gustave.....	".....	500 00	100 00
Gervais, J. U.....	Joliette.....	500 00	100 00
Guertin & Bouchard.....	Montreal.....	200 00	40 00
Gagnon, J. A.....	Maisonneuve.....	100 00	20 00
Gauthier, A.....	Montreal.....	100 00	20 00
Gougeon, Josaphat.....	".....	500 00	100 00
Grenier, E. P., M.D.....	".....	1,000 00	200 00
Grandbois, M. A.....	St. Casimir.....	1,000 00	200 00
Grothé, L. O. & Cie.....	Montreal.....	500 00	100 00
Gagnon, J. O.....	".....	200 00	40 00
Grothé, F. A.....	".....	500 00	100 00
Gratton, Alph.....	Viauville.....	200 00	40 00
Gobeille, T. & Fils.....	Montreal.....	500 00	100 00
Giguère, L. & Cie.....	".....	1,000 00	200 00
Gauthier, Prevost & Frère.....	".....	600 00	120 00
Gaudreau, F. C.....	".....	200 00	40 00
Gingras & Cie.....	".....	100 00	20 00
Guay, F. X.....	".....	200 00	40 00
Gaudreau, C. & Cie.....	".....	100 00	20 00
Giroux, Antonio.....	".....	100 00	10 00
Gosselin, Origène.....	Drummondville.....	100 00	20 00
Germuin, Is.....	Montreal.....	300 00	60 00
Gilbert, Paye & Cie.....	".....	500 00	100 00
Goulet, O.....	Québec.....	500 00	100 00
Gratton, J. B.....	Montreal.....	1,000 00	200 00
Gélinas, C. P.....	Trois Rivières.....	200 00	40 00
Girard & Godin.....	".....	500 00	100 00
Godin, J. U.....	".....	200 00	40 00
Guay, Eugène.....	Montreal.....	100 00	20 00
Giard, B.....	".....	100 00	20 00
Gagnon Abondius.....	".....	100 00	20 00
Gagnon, G.....	Thurso.....	100 00	20 00
Grenier, Alph. G.....	Montreal.....	500 00	100 00
Gaudet, J. L.....	".....	1,000 00	200 00
Granger, Ulric.....	".....	1,000 00	200 00
Gingras, Alph.....	Québec.....	10,000 00	2,000 00
Gagnier, L. A., M.D.....	Montreal.....	10,000 00	2,000 00
Gervais, J. T.....	".....	100 00	20 00
Goulet, Théo.....	".....	100 00	20 00
Guilbault, T.....	".....	1,500 00	300 00
Girard, Thomas.....	".....	2,000 00	400 00
Gregoire, Adrien.....	".....	300 00	60 00
Godin, Jos. Art.....	".....	2,500 00	250 00
Gauthier, H., Engg.....	".....	100 00	20 00
Germain & Frère.....	Trois Rivières.....	1,000 00	200 00
Girard, Philippe.....	Montreal.....	100 00	20 00
Giroux, J. H.....	Trois Rivières.....	100 00	20 00
Gaboury, Jos.....	Montreal.....	300 00	
Gagnon, Alfred.....	".....	500 00	
Halley, Théo.....	St. Hyacinthe.....	500 00	100 00
Hebert, Elzéar.....	Montreal.....	100 00	20 00
Hardy, J. E.....	".....	200 00	40 00
Hall Bros.....	".....	100 00	20 00
Hayes, W. E.....	".....	10,000 00	2,000 00
Hebert, Paul.....	Quebec.....	100 00	20 00
Hamelin, Chs. & Fils.....	Trois Rivières.....	600 00	120 00
Hirbour, A. F. G.....	Montreal.....	5,000 00	1,000 00
Hamon & Hess.....	".....	100 00	20 00
Hamelin, Chs.....	Trois Rivières.....	1,000 00	200 00
Hamelin, Chas. Edw.....	".....	500 00	100 00
Hickey & Aubut.....	Montreal.....	200 00	40 00
Joubert, S. D., in trust.....	".....	1,000 00	200 00
Joubert, J. J., Ltd.....	".....	200 00	40 00
Jarry, S. & E. Dufresne.....	St. Laurent.....	200 00	40 00

4 GEORGE V., A. 1914

THE MERCHANTS AND EMPLOYERS GUARANTEE AND ACCIDENT COMPANY—*Con.*LIST OF SHAREHOLDERS—*Continued.*

Name.	Address.	Amount subscribed.	Amount paid in cash.
		\$ cts.	\$ cts.
Jobin, Elie Ltée.....	Québec.....	100 00	20 00
Jobin & Paquet.....	".....	200 00	40 00
Juchereau, J. B. & Lamonde.....	".....	500 00	100 00
Jobin, Chrysanthie.....	".....	100 00	20 00
Kochenberger, Daniel.....	Montreal.....	500 00	100 00
Kieffer, Bros.....	".....	100 00	20 00
King Paper Box Co., Ltd.....	Maisonneuve.....	200 00	40 00
Legault, Arsène.....	Montreal.....	100 00	20 00
Laurier, Jos.....	".....	1,000 00	200 00
Lamy, P. & Frère.....	".....	100 00	20 00
Lamy Philippe.....	".....	100 00	20 00
Lalongé, Cléophas.....	".....	200 00	40 00
Lanthier, F. X. R.....	Maisonneuve.....	1,000 00	200 00
Lecompte, G.....	Montreal.....	200 00	40 00
Larin, R. H.....	Virville.....	500 00	100 00
Lavigueur, J. R.....	Montreal.....	500 00	100 00
Landreville & Huard.....	".....	100 00	20 00
Lefebvre, William.....	".....	100 00	20 00
Larivière, A. C.....	".....	100 00	20 00
Lymburner, Ltd.....	".....	200 00	40 00
Lamarche, J. P.....	".....	10,000 00	2,000 00
Limoges, Olivier.....	".....	100 00	20 00
Lebel, George.....	".....	1,000 00	135 00
Latourelle, T.....	".....	1,000 00	200 00
Larin, G. E. M. D.....	".....	10,000-00	2,000 00
Laporte, Martin, Ltée.....	".....	100 00	20 00
Laurent & Frère.....	".....	500 00	100 00
Libr. Beauchemin, Ltd.....	".....	1,000 00	200 00
Larivière & Paquette.....	".....	100 00	20 00
Laverdure, William.....	Guy Bourg.....	200 00	40 00
Lefrançois, Chas.....	Montreal.....	100 00	20 00
Leboeuf, J. H. & Cie.....	Ville St. Pierre.....	500 00	100 00
Lemay, Albert.....	Viauville.....	100 00	20 00
Legault, J. & Cie.....	Montreal.....	500 00	100 00
Lauzon & Ethier.....	".....	100 00	20 00
Labelle, Eusèbe.....	Point Viau.....	100 00	20 00
Lemieux, J. F.....	Montreal.....	100 00	20 00
Lafrance, J. D.....	".....	100 00	20 00
Lambert, A.....	Victoriaville.....	200 00	40 00
Lefrançois, Jos.....	Québec.....	500 00	100 00
Lachance & Tanguay.....	".....	500 00	100 00
Laroche, J. H. & Fils.....	".....	500 00	100 00
Lapointe, Albert.....	".....	200 00	40 00
Laroque, Pascal.....	Montreal.....	200 00	40 00
Leduc & Fortin.....	Beauharnois.....	500 00	100 00
Lamontagne & Racine & Cie.....	Québec.....	200 00	40 00
Larose, W.....	Montreal.....	1,000 00	200 00
Lymburner, D. & Fils.....	Trois Rivières.....	200 00	40 00
Limoges & Cie.....	Terrebonne.....	500 00	100 00
Leclair, J. U. & Cie.....	Montreal.....	200 00	40 00
Lafond, F. X.....	".....	100 00	20 00
Labelle, Félix.....	Ste. Rose de Laval.....	1,000 00	200 00
Long, Geo.....	Sherbrooke.....	500 00	100 00
Langlois, Mendoza.....	Montreal.....	5,000 00	1,000 00
Lanoix, J. C.....	".....	200 00	40 00
Labrecque, Nap.....	Sherbrooke.....	100 00	20 00
Lacroix, Jos.....	Montreal.....	500 00	100 00
Laflamme, Albert.....	".....	100 00	20 00
Landry, Jos.....	".....	200 00	40 00
Laberge, R.....	".....	200 00	40 00
Legault & Frère.....	".....	100 00	20 00
Lajeunesse, W.....	".....	1,000 00	200 00
Lamoureux, O.....	".....	300 00	60 00
Larose, Aléide L.....	Maisonneuve.....	500 00	100 00
Lamarche, Joseph.....	Montreal.....	1,000 00	100 00

SESSIONAL PAPER No. 8

THE MERCHANTS AND EMPLOYERS GUARANTEE AND ACCIDENT COMPANY—*Con.*LIST OF SHAREHOLDERS—*Continued.*

Name.	Address.	Amount subscribed.	Amount paid in cash.
		\$ cts	\$ cts.
Lebeau, Chas. W.	Montreal.	500 00	100 00
Landry, J. A., N. P.	"	200 00	40 00
Lessard, C. E.	"	2,000 00	200 00
Langevin, J. H.	"	2,500 00	500 00
Lavoie & Lavoie.	"	100 00	20 00
Landreau, Geo.	"	300 00	60 00
Lafleur, Jos.	Ste. Agathe des Monts.	100 00	20 00
Langevin, Ferdinand.	Montreal.	100 00	20 00
Lapalme H. J. & Fils	"	100 00	20 00
Lafontaine, Aimé	"	200 00	40 00
Lapalme, C. P.	"	200 00	40 00
Lamontagne, Aime.	"	200 00	40 00
Laporte & Forest.	"	200 00	40 00
Laperrière, Donat	"	300 00	60 00
Labrecque, J. O. & Cie.	"	100 00	10 00
Laurent, B.	"	100 00	
Langevin, J. S.	"	200 00	
La Parisienne Shoe.	Maisonneuve	200 00	40 00
Levasseur, H.	Victoriaville.	100 00	
Lemay, Emile.	Montreal.	100 00	
Morin, J. T.	"	1,000 00	200 00
Martin & Frère Cie., Ltd.	"	500 00	100 00
Marchand, C. A.	"	1,000 00	180 00
Martineau, O. & Fils	"	2,000 00	400 00
Meunier, Elie.	St. Jérôme.	100 00	20 00
Morin & Fils.	St. Hyacinthe.	500 00	100 00
Mathieu, J. O.	Montreal.	1,000 00	200 00
Martin, J. D. Cyprien.	"	1,000 00	200 00
Martineau & Prenovau.	"	2,500 00	500 00
Morin, Lucien.	"	2,500 00	500 00
Mercure, Alfred.	"	1,000 00	200 00
Marchand, L. J. Inc.	"	500 00	50 00
Meunier, E.	"	200 00	40 00
Meunier, Frs. & Cie.	Ahuntsic.	100 00	20 00
Marsan & Frère.	Montreal.	500 00	100 00
Morin, Clovis.	"	300 00	60 00
Marcotte, A. M. D.	St. Basile	200 00	40 00
Martial, Jos. & Fils.	Maisonneuve.	100 00	20 00
Marchand, Antoine.	Montreal.	200 00	40 00
Nillen & Frère.	Ahuntsic	300 00	60 00
Meunier, O. B.	Maisonneuve.	100 00	20 00
Mercure, A.	Drummondville.	200 00	40 00
Martin, Cyrille.	Montreal.	500 00	100 00
Massicotte, J. P. H., M.D.	Victoriaville.	200 00	40 00
Marsh, W. A.	Québec.	500 00	100 00
Morissette, C. E.	"	500 00	100 00
Malo, Edgar.	Montreal	100 00	20 00
Marineau, Henri.	Viaville	100 00	20 00
Marineau, Alex.	Trois Rivières.	300 00	60 00
Montebault, R. E.	"	500 00	100 00
Marchand, Z. & Fils.	"	500 00	100 00
Marion, J. P.	Montreal	100 00	20 00
Massicotte, L.	"	200 00	40 00
McLaren, W. Frederic.	"	200 00	40 00
McLaren, R. W. M.	"	100 00	20 00
Millette, Léonide.	Rosemont.	500 00	100 00
Mercure, J. Rosario.	Montreal.	100 00	20 00
Marchand, O.	"	100 00	20 00
Mageau, J. E.	L'Epiphanie	500 00	100 00
Marier, J. A.	Montreal.	500 00	100 00
Martineau, J. B.	Maisonneuve.	400 00	80 00
Martineau, J. O.	Montreal.	500 00	100 00
Marcoux, G.	"	500 00	100 00
Morin, J. H. G., M.D.	"	500 00	100 00
Martel, J. L. H.	"	2,500 00	250 00
Normand, A. N.	Montmagny.	1,000 00	200 00
Noel, L. O.	Sherbrooke.	100 00	20 00

4 GEORGE V., A. 1914

THE MERCHANTS AND EMPLOYERS GUARANTEE AND ACCIDENT COMPANY—*Con.*LIST OF SHAREHOLDERS—*Continued.*

Name.	Address.	Amount subscribed.	Amount paid in cash.
		\$ cts.	\$ cts.
Normand & Légaré.....	Montreal.....	200 00	40 00
Ouellette & St. Pierre.....	St. Lambert.....	100 00	20 00
Ouimet, Honorat.....	Ste. Rose.....	200 00	40 00
Préfontaine, T. Jr.....	Montreal.....	1,000 00	200 00
Pariseau & Frère.....	".....	100 00	20 00
Parent, J. C.....	".....	1,000 00	200 00
Pelletier, William.....	".....	500 00	100 00
Pichette, Alfred.....	".....	100 00	20 00
Paquette, Ferdinand.....	".....	200 00	40 00
Pépin, E. M. R.....	St. Basile.....	200 00	40 00
Paupé & Gohier.....	Montreal.....	200 00	40 00
Pépin, D. E.....	Magog.....	100 00	20 00
Presseau, J. A.....	Montreal.....	100 00	20 00
Piché, J. G., M.D.....	".....	5,000 00	500 00
Paradis & Boisvert.....	".....	100 00	20 00
Prud'homme & Frère.....	Verdun.....	100 00	20 00
Perrault Printing Co.....	Montreal.....	100 00	20 00
Picard & Bureau.....	Québec.....	300 00	60 00
Pouliot, Arthur.....	".....	100 00	20 00
Panneton, E. F.....	Trois Rivières.....	400 00	80 00
Préfontaine, E. & Fils.....	Longueuil.....	500 00	100 00
Page, Philémon.....	Montreal.....	500 00	20 00
Patenaude, Eug.....	".....	500 00	100 00
Paquette, Ach. & Alb.....	Québec.....	3,000 00	600 00
Phaneuf & Frère.....	Maisonneuve.....	200 00	40 00
Picotte, J. N., M.D.....	Montreal.....	2,000 00	400 00
Papineau, C. L.....	Outremont.....	1,000 00	200 00
Papineau, G.....	Montreal.....	500 00	100 00
Parker, W. H.....	Buckingham.....	100 00	20 00
Peters, L. H., Ltd.....	Québec.....	100 00	20 00
Perras, O.....	Montreal.....	100 00	20 00
Papineau, Hornidas.....	".....	100 00	20 00
Patenaude, O.....	".....	1,000 00	200 00
Paquin, J. H.....	".....	500 00	100 00
Page, J. E. Chs.....	".....	100 00	20 00
Paradis, Vincent & Cie.....	".....	100 00	20 00
Prévost, Adolphe.....	".....	500 00	
Québec Glove Leather Mfg. Co.....	Québec.....	100 00	20 00
Quintal, Omer.....	Montreal.....	500 00	100 00
Robin & Frère.....	".....	200 00	40 00
Roberge, Jos.....	".....	200 00	40 00
Richard, J. A.....	".....	500 00	100 00
Rhéaume, Joseph.....	Maisonneuve.....	500 00	100 00
Roehon, Stanislas.....	Montreal.....	200 00	40 00
Roger, Alphée.....	Pont Viau.....	100 00	20 00
Richard, Archibald.....	Maisonneuve.....	100 00	20 00
Reid, Walter.....	Montreal.....	100 00	20 00
Rousseau, Lucasse.....	".....	500 00	100 00
Robillard, H.....	".....	100 00	20 00
Richard, Elie.....	Québec.....	100 00	20 00
Royal Paper Box Co.....	".....	500 00	100 00
Roy, Jean Baptiste.....	Montreal.....	200 00	20 00
Robillard, Clement.....	".....	10,000 00	2,000 00
Riopel, Edouard.....	Rosemont.....	100 00	20 00
Rhéaume, Arthur.....	Montreal.....	200 00	40 00
Riberdy, J. A., M.D.....	La Tuque Falls.....	1,000 00	200 00
Royal Toilet Service.....	Montreal.....	300 00	60 00
Robin, L. E.....	".....	300 00	60 00
Rousseau, Alfred.....	".....	100 00	20 00
Sarrazin, Napoléon.....	".....	500 00	100 00
St. Amand, Joseph.....	".....	500 00	100 00
Sheppard, Jos. & Son.....	Sorel.....	500 00	100 00
Saumure, Philippe.....	Montreal.....	500 00	100 00
Sigouin, Jos.....	".....	500 00	100 00
Standard Paper Box Co., Ltd.....	".....	100 00	20 00

SESSIONAL PAPER No. 8

THE MERCHANTS AND EMPLOYERS GUARANTEE AND ACCIDENT COMPANY—*Con.*LIST OF SHAREHOLDERS—*Concluded.*

Name.	Address.	Amount subscribed.	Amount paid in cash.
		\$ cts.	\$ cts.
Sauvageau, Narcisse	Montreal.....	100 00	20 00
Shinnick, J. A.	"	100 00	20 00
Sauriol, Joseph	"	1,000 00	200 00
Savard, Donat	Maisonneuve.....	100 00	20 00
Sénécal & Quidoz	Ste. Thérèse.....	200 00	40 00
Sicotte, Josaphat	Maisonneuve.....	100 00	20 00
Sauvé, Téléphore	Verdun.....	500 00	100 00
Standard Lime & Quarry Co., Ltd.....	Joliette.....	500 00	100 00
Sauvé, J. A.	Montreal.....	400 00	80 00
Simard, Maxime.....	"	200 00	40 00
Strachan, James, Reg.....	"	500 00	100 00
Strachan, A. L.	"	200 00	40 00
Séminaire St. Sulpice.....	"	10,000 00	2,000 00
Standard Construction Co.....	"	500 00	100 00
Tremblay, J. E.	"	1,000 00	200 00
Tardif, O.	Maisonneuve.....	200 00	40 00
Tremblay, F.	Montreal.....	1,000 00	200 00
Tessier, Edouard.....	Maisonneuve.....	500 00	100 00
Tardif, Wilfrid.....	Viauville.....	500 00	100 00
Tessier, Henri	Montreal.....	500 00	100 00
Tremblay, E.	"	500 00	100 00
Tourville Lumber Mills Co.....	"	1,000 00	200 00
Tourigny & Marois Reg.....	Québec.....	500 00	100 00
Terreau & Racine.....	"	500 00	100 00
Thivierge, Eugène.....	"	500 00	100 00
Turnaine, Narcisse.....	Montreal.....	100 00	20 00
Thomson, W. H.	Thurso.....	200 00	40 00
Thériault, J. E.	Montreal.....	5,000 00	1,000 00
Thouin, Gaspard.....	"	7,500 00	1,000 00
Thériault, P.	"	200 00	40 00
Truchon, Henri.....	"	500 00	50 00
Villeneuve, L. & Cie.....	"	1,000 00	200 00
Vaillancourt, B.	"	200 00	40 00
Vessot, S.	Joliette.....	1,000 00	200 00
Viau, M. I. & Fils.....	St. Jérôme.....	200 00	40 00
Varin, Victor	Montreal.....	100 00	20 00
Valentine & Guilbault.....	"	1,000 00	200 00
Vadeboncoeur, Edmond.....	"	500 00	100 00
Vaillancourt, Louis.....	"	100 00	20 00
Victoriaville Furniture Co.....	Victoriaville.....	500 00	100 00
Victoriaville Clothing Co.....	"	100 00	20 00
Victoriaville Chair Mfg. Co.....	"	300 00	60 00
Vézina, Chas. Reg.....	Québec.....	200 00	40 00
Valois, J. J.	Montreal.....	100 00	20 00
Villeneuve, L.	"	1,000 00	200 00
Valois, J. J.	"	400 00	80 00
Warwick Overall Co.....	Warwick.....	100 00	20 00
Wilhelmy, D.	Montreal.....	100 00	20 00
Warren, Wilfrid.....	"	2,000 00	400 00
Totals.....		\$ 377,800 00	\$ 72,711 00

4 GEORGE V., A. 1914

THE MONTREAL-CANADA FIRE INSURANCE COMPANY.

LIST OF DIRECTORS—(As at June 5, 1914.)

Geo. W. Yarker, Pres.; A. Champagne, Vice-Pres.; A. B. Dufresne, F. C. Lariviere, E. L. De Bellefeuille, F. H. Nicol, G. P. Reid, A. L. Barrett, J. W. Rutherford.

LIST OF SHAREHOLDERS—(As at June 5, 1914.)

Name.	Address.	No. of shares.	Amount subscribed.	Amount paid in cash.
			\$ cts.	\$ cts.
Amiot, O.	Outremont.	38	380 00	285 00
Barrett, A. L.	Toronto.	1,000	10,000 00	7,500 00
Boivin, J.	St. Timothe.	20	200 00	100 00
Barotte, Sucre. M.	Montreal.	73	730 00	517 50
Beausjour, J. E.	" 525 St. Hubert St.	8	80 00	60 00
Beauvis Dame C.	Masonville, Que.	9	90 00	45 00
Beauchemin, L. Jo.	Montreal 79 St. James St.	20	200 00	150 00
Boucher, J. N.	138 Montcalm St.	34	340 00	255 00
Boivin, J. G.	92 St. Denis St.	19	190 00	95 00
Boivin, Marie Louise.	"	38	380 00	190 00
Champagne, A.	619 St. Hubert.	87	870 00	652 50
Champagne, A., in trust	"	800	8,000 00	4,000 00
Couillard, Dame Vve. E.	20 St. James St.	6	60 00	30 00
Campbell, B.	20 Roy Lane.	26	260 00	195 00
Constantineau, G.	217 St. Martin St.	20	200 00	150 00
Cherier, C. S., sucr.	58 St. Francois Xavier.	143	1,430 00	1,072 50
Cumberland, C. R.	Toronto.	1,000	10,000 00	5,000 00
De Bellefeuille, E. L.	52 St. James St.	4	40 00	30 00
Desjardins, L. H.	Terrebonne.	29	290 00	145 00
Deenry, A.	103 St. Paul St.	13	130 00	97 50
Doutre Jetson Epouse, sucr.	20 St. James St.	15	150 00	75 00
Dupras, M. A.	290 Beaudry.	18	180 00	90 00
Desrosiers, B.	Ville St. Pierre, Que.	6	60 00	45 00
Deschene, T.	179 Boyer.	5	50 00	37 50
Dionne, A.	581 St. Catharines West.	71	710 00	532 50
Destrois Maisons R.	337 Visitation St.	14	140 00	105 00
Dufresne, A. B.	Montreal.	1,000	10,000 00	7,500 00
Davidson, G. A.	Winnipeg.	1,000	10,000 00	5,000 00
Finan, T. F.	Toronto.	1,000	10,000 00	5,000 00
Gauthier, T.	107 St. James St.	43	430 00	322 50
Gratton, C., estate.	303 Esplanade Ave.	40	400 00	200 00
Giroux Dame N.	9 Notre Dame E.	4	40 00	30 00
Girard, J.	607 Boulevard St. Lawrence.	13	130 00	97 50
Girard, Dame J.	"	13	130 00	97 50
Heighington, A. C.	Toronto.	1,000	10,000 00	5,000 00
Jullen, L.	1331 Notre Dame E.	60	600 00	450 00
Kolber, Dame S.	1091 St. Lawrence Blvd.	10	100 00	75 00
Leduc, E.	19 St. Eustice.	77	770 00	577 50
Leclaire, Noe.	874 Sangunet.	50	500 00	375 00
Lariviere, F. C.	911 St. Lawrence Blvd.	70	700 00	350 00
Lariviere E.	1371 Notre Dame E.	100	1,000 00	500 00
Labrique, J. O.	425 St. Andre.	25	250 00	187 50
Lambert, A.	17 Notre Dame E.	7	70 00	35 00
Lamer, Dame J. E.	430 St. Hubert St.	19	190 00	142 50
Lariviere, Inc.	911 St. Lawrence Blvd.	37	370 00	185 00
Lalonde, N.	50 Chaboilez Sqr.	50	500 00	375 00
Labange, L., M. D.	345 Sherbrooke St. E.	80	800 00	600 00
Lapierre, Dame A.	421 "	68	680 00	340 00
Lamy, Hercule.	335 Notre Dame West.	55	550 00	412 50
Lamer, J. E.	430 St. Hubert.	25	250 00	187 50
Laviolette, D. J.	384 St. Paul St.	96	960 00	490 00
Laurier, Dame H.	50A Mentana.	9	90 00	67 50

SESSIONAL PAPER No. 8

THE MONTREAL-CANADA FIRE INSURANCE COMPANY—*Concluded.*LIST OF SHAREHOLDERS—*Concluded.*

Name.	Address.	No. of shares.	Amount subscribed.	Amount paid in cash.
			\$ cts.	\$ cts.
Laurier, C. H.	10 Cherrier.	117	1,170 00	585 00
Larose, A.	458 Sangunet.	9	90 00	67 50
Labrique, Dame A.	164 Boyer.	9	90 00	67 50
Lanoix, C.	164 Boyer.	7	70 00	52 50
Leblanc, H. J.	401 De Montigny E.	4	40 00	30 00
Laporte, J. E.	70 1st Ave Masonville, Que.	9	90 00	45 00
Mosseau, J. G.	Credit Foncier Bldg. St. James St., Montreal.	3	30 00	22 50
Major, E.	724 Gifford.	5	50 00	37 50
Mathiew, Wm. F. H.	St. Lawrence Hotel.	125	1,250 00	625 00
Nichol, F. H.	Toronto.	1,000	10,000 00	7,500 00
O'Neill, T. J.	1 Sussex, St.	36	360 00	270 00
Poirier, L.	84 Grand Trunk St.	2	20 00	15 00
Payette, L.	92 Laval Ave.	14	140 00	105 00
Perras, J.	89 Shannon St.	13	130 00	97 50
Paquette, A.	1347 St. Lawrence Blvd.	32	320 00	240 00
Papineau, J. A.	782 St. Denis St.	469	4,690 00	3,517 50
Papineau, J. C. G.	Windsor Hotel.	125	1,250 00	625 00
Papineau, C. Leopold.	19 Bellingham Ave., Outremont, Que.	125	1,250 00	625 00
Papineau, W.	782 St. Denis St.	125	1,250 00	937 50
Papineau, Berthe.	"	125	1,250 00	625 00
Papineau, Godfrey.	1265 "	125	1,250 00	625 00
Papineau, Louis J.	Valleyfield, Que.	125	1,250 00	625 00
Papineau, J. A. Aime.	782 St. Denis St.	125	1,250 00	625 00
Quintal, Dame J.	1887 Notre Dame E.	22	220 00	110 00
Roy, H. T., succr.	714 Ontario East.	5	50 00	37 50
Racette & Freres.	48 Bonsecours Market.	201	2,010 00	1,507 50
Robert, E.	c/o Oscar Amiot.	24	240 00	180 00
Rutherford, J. W., in trust.	Toronto.	583	5,830 00	4,372 50
Reid, Geo. P.	Traders Bank Bldg.	1,000	10,000 00	5,000 00
St. Aubin C.	430 St. James St.	6	60 00	30 00
St. Denis, A. J. H.	20 "	340	3,400 00	1,700 00
St. Jean T.	195 St. Andre.	22	220 00	165 00
Simpson, C. M.	Winnipeg.	1,000	10,000 00	5,000 00
Tessier, A. L.	561 St. Andre.	35	350 00	262 50
Yarker, G. W.	Toronto.	1,000	10,000 00	7,500 00
Zappa, J. B.	159 Joliette St.	45	450 00	337 50
Totals.		15,479	\$154,790 00	\$94,240 00

MOOSE, THE GRAND LODGE OF THE LOYAL ORDER OF, IN THE DOMINION OF
CANADA.

LIST OF OFFICERS—(As at Jan. 22, 1914.)

Fred Beard, Jr., Past Grand Dictator; Norman G. Heyd, Grand Dictator; Clifford Bastata, Vice-Grand Dictator; Michael Keenan, Prelate; R. H. Brandon, Grand Sec.; R. H. Knowles, Grand Treas.; Geo. Holder, Sergt.-at-Arms.; Fred. Brisco, Inner Guard; G. W. Reeves, Outer Guard.

SESSIONAL PAPER No. 8

THE MOUNT ROYAL ASSURANCE COMPANY.

LIST OF DIRECTORS—(As at Feb. 25, 1914.)

Hon. H. B. Rainville, Pres.; Hon. Senator J. M. Wilson, Vice-Pres.; Neuville Belleau, Hon. J. L. Decary,
H. A. Ekers, Sir Lomer Gouin, Hon. J. A. Ouimet, Louis Payette, Hon. L. P. Pelletier, K.C.

LIST OF SHAREHOLDERS—(As at Dec. 31, 1913.)

Name.	Address.	Amount subscribed and paid in cash.
		\$
Archer, Hon. C.	Montreal.	2,500
Beaubien, L. G. & Co.	"	300
Beauchemin, L. J. O.	"	500
Beaudet, G.	Victoriaville.	140
Beckit, O. G.	Montreal.	1,000
Belleau, N.	Quebec.	1,500
Berger, C., succ'n.	Montreal.	500
Berthiaume, O. F.	"	250
Blondcau, J. A.	"	750
Boisvert, J. H.	Quebec.	170
Boucher, A.	Joliette.	1,000
Boulet, J.	"	1,000
Boulet, Dr. R.	"	2,000
Brassard, A. R.	Montreal.	850
Brunet, R.	"	2,000
Carmel, A.	"	40
Cardinal, J. T., succ'n.	"	500
Caron, Rev'd J. B.	St. Maurice.	1,000
Chalifoux, J. H.	Montreal.	1,000
Chaput, C.	"	1,000
Charland, A.	"	400
Clement, J. E.	"	44,280
Clement, J. E., in trust.	"	300
Clement, J. E., in trust.	"	100
Clement, J. E., in trust.	"	100
Clement, J. E., in trust.	"	100
Clement, J. E., succ'n st.	"	250
Clement, J. E., Mrs.	"	350
Clement, Clementine B.	Waterloo.	500
Cloutier, P. Z.	St. Benoit.	100
Contant, Miss E.	Montreal.	400
Copping, W.	Joliette.	1,000
D'Argencourt, L. O.	Montreal.	1,000
Decarie, Hon. J. L.	"	12,600
Dubuc, A.	"	100
Dufour, J.	St. Moise.	100
Ekers, H. A.	Montreal.	3,750
Ethier, J.	"	1,000
Fiset, J. B. R.	Rimouski.	500
Fournier, J. E.	Montreal.	250
Forget, Sir R.	"	17,000
Gabias, M.	"	1,050
Gariépy, H.	"	200
Garnier, C.	Garnier, P.Q.	50
Granger, F. J.	Montreal.	500
Gouin, Sir Lomer.	Quebec.	1,750
Grothé, L. O.	Montreal.	1,000
Langlois, Mrs H.	"	750
Larivière, E.	"	3,000
H. Lamay.	"	500
Larue, L. Jr.	"	500
Larue, L.	"	100
Lauzon, E. Miss.	St. Louis, Kent N.B.	500
Lavaëlle, L. A.	Montreal.	1,000

4 GEORGE V., A. 1914

THE MOUNT ROYAL ASSURANCE COMPANY—*Concluded.*LIST OF SHAREHOLDERS—*Concluded.*

Name.	Address.	Amount subscribed and paid in cash.
		\$
Lemieux, J. H.	Montreal.	250
Lemieux, Hon. R.	Ottawa, Ont.	2,000
Le Séminaire de Montreal	Montreal.	6,850
Lespérance, A. P.	"	500
Letendre, J. B.	"	100
Majeau, J.	"	500
Mathieu, J. P. B., succ'n.	"	340
Maurault, Mde L. D.	L'Assomption.	4,000
Mme Donald, J. R.	Montreal.	250
McKergow, J.	"	250
McNally, Mrs. Annie.	"	2,750
Normandin, J.	"	500
Normandin, A.	"	2,000
Ouimet, Hon. J. A.	"	3,000
Paterson, J. W., succ'n.	"	500
Payette, L.	"	5,750
Pelletier, Hon. L. P.	Ottawa, Ont.	1,750
Phelan, F. E.	Montreal.	100
Philps, A.	Huntingdon.	200
Plouffe, K.	Montreal.	300
Préfontaine, T.	"	500
Prevost, E.	"	110
Quebec Bank	Rock Island.	500
Rainville, Mde E. A.	Montreal.	4,520
Rainville, Hon. H. B.	"	61,850
Rainville, Hon. H. B., in trust.	"	10,000
Rainville, P.	"	200
Rougier, P. V.	"	100
Rouleau, A.	"	250
Roy, Mrs. C.	"	500
Santoire, A. T. Z.	St. Chrysostome.	500
Savard, Mrs. J. A.	Montreal.	50
Simard, A.	"	800
St. Germain, F.	"	200
Thibaudeau, A.	"	100
Toohy, J.	"	250
Tourville, R.	"	1,000
Trembaly, W.	"	100
Trenholme, W. H.	"	100
Trudel, J. D.	"	250
Vaillancourt, J. A.	"	1,000
Villeneuve, Mde J. B.	"	500
Villeneuve, L.	"	200
Walsh, D. R.	"	250
Ward, J.	"	200
Warren, J. L.	"	1,000
Wilson, Hon. J. M.	"	20,000
Total		\$ 250,000

SESSIONAL PAPER No. 8

THE NORTH AMERICAN ACCIDENT INSURANCE COMPANY.

LIST OF DIRECTORS—(As at Feb. 7, 1914.)

D. K. Ridout, Pres.; A. E. Dymont, Vice-Pres.; W. T. Bradshaw, W. P. Murray, W. D. E. Strickland,
F. W. Baillie, J. D. Montgomery, C. F. Dale, J. J. Meagher, G. W. Birks, R. C. Holden.

LIST OF SHAREHOLDERS—(As at Dec. 31, 1913.)

Name.	Address.	Amount subscribed.	Amount paid in cash.
		\$ cts.	\$ cts.
Bradshaw, W. T.	Toronto	7,500 00	2,500 00
Burnett, Ralph	Montreal	1,000 00	1,000 00
Dale, C. F.		100,000 00	20,000 00
Dymont, A. E.	Toronto	7,500 00	2,500 00
Gilleson, Leonard	Montreal	500 00	166 66
Graham, H. D.	Toronto	1,000 00	333 33
Ievers, Henry	Quebec	6,000 00	2,000 00
Mathias, P. F.	Montreal	1,000 00	1,000 00
Meagher, J. J., in trust	"	5,000 00	5,000 00
Montgomery, J. D.	Toronto	7,000 00	2,333 33
Murphy, Miss L. V.	Montreal	6,000 00	2,000 00
Murray, W. Parkyn	Toronto	2,500 00	2,500 00
McCullough, Miss J. H.	Montreal	1,000 00	333 33
Peacock, P. W.	"	3,000 00	1,000 00
Potter, P. E.	"	1,200 00	400 00
Strickland, W. D. E.	Toronto	3,000 00	1,000 00
Thomson Julius A.	"	100 00	33 33
Holden, R. C.	Montreal	3,000 00	1,000 00
Macpherson, A. J.	"	3,000 00	1,000 00
Shirres, D. A.	"	3,000 00	1,000 00
Peacock, Wm.	Winnipeg	5,000 00	1,666 66
Ness, Mrs. Margaret S.	Ottawa	1,000 00	333 33
Ridout, H. E.	Toronto	1,000 00	333 33
Dickson, J. E. E.	Montreal	1,000 00	333 33
Birks, Gerald W.	"	3,000 00	1,000 00
Clelland, Wm. jr.	"	1,500 00	500 00
Willmott, Jno. H.	Bracebridge	4,000 00	4,000 00
Robertson, A. W.	Montreal	3,000 00	1,000 00
Quinlan, Hugh	"	3,000 00	1,000 00
Meagher, Mrs. Muriel C.	"	7,200 00	2,400 00
Gillespie, Hart & Todd, Ltd.	Victoria	5,000 00	5,000 00
Dresser, W. S.	Sherbrooke	2,500 00	833 33
Meagher, Jno. J.	Montreal	3,000 00	1,000 00
Baillie, Frank W.	Toronto	10,000 00	3,333 33
Ridout, D. K.	"	92,500 00	18,500 00
McCulloch, Mrs. Margaret S.	Montreal	1,000 00	333 33
Sroul, Robt.	Toronto	400 00	133 33
Totals		\$306,400 00	\$ 88,799 95

THE NORTH EMPIRE FIRE INSURANCE COMPANY.

LIST OF DIRECTORS—(As at Feb. 26, 1914.)

D. H. McDonald, Pres.; A. J. Adamson, Vice-Pres.; Sir R. P. Roblin, M.P.P., J. D. McArthur, J. W. Bettes, Jno. Leslie, Colin Inkster, F. W. Drewry, J. A. Thompson, D. L. Mather, J. A. McDonald, M.P.P., F. W. Leistikon, F. E. Kenaston, F. J. Walsh, J. G. Turriff, M.P., C. A. Adamson, J. Fahey.

LIST OF SHAREHOLDERS—(As at Dec. 31, 1913.)

Name.	Address.	Amount subscribed.	Amount paid in cash.
		\$ cts.	\$ cts.
Adair, Thomas.....	Treherne, Man.....	1,250 00	375 00
Adamson, Alan, in trust.....	Winnipeg, Man.....	47,500 00	12,784 56
Adamson, John E.....	".....	2,500 00	750 00
Adamson, Alan, B.....	".....	3,500 00	898 92
Adamson, Mrs. Mary W.....	".....	1,100 00	330 00
Adamson, C. A.....	".....	4,550 00	1,365 00
Adamson, Long & McDonald.....	".....	53,300 00	13,620 64
Argue, Wm. P.....	Vancouver, B.C.....	250 00	75 00
Allan, James A.....	Regina, Sask.....	1,000 00	300 00
Appleton, John.....	Toronto, Ont.....	500 00	150 00
Axford, Annie M.....	Belmont, Man.....	300 00	90 00
Ashley, Wyndham, W.....	Saskatoon, Sask.....	1,300 00	390 00
Atkinson, Charles L.....	Wawanesa, Man.....	1,000 00	300 00
Alpine, John Charles.....	Joliet, Ill.....	500 00	150 00
Adair, John.....	Treherne, Man.....	500 00	150 00
Agnew, Thomas James.....	Prince Rupert, B.C.....	1,300 00	390 00
Armitage, Robert W.....	Roland, Man.....	1,300 00	390 00
Bell, William J.....	Saskatoon, Sask.....	10,000 00	3,000 00
Bain, Alexander.....	Winnipeg, Man.....	2,500 00	750 00
Bashford, William B.....	Rosthern, Sask.....	10,000 00	2,532 00
Bettes, James W.....	Winnipeg, Man.....	5,000 00	1,500 00
Bell, Mrs. Elizabeth.....	".....	10,000 00	3,453 95
Boggs, N. Gardner.....	Saskatoon, Sask.....	5,000 00	1,500 00
Brock, Jeffry Hall.....	Winnipeg, Man.....	400 00	120 00
Breton, Mrs. Narcisse.....	Letellier, Man.....	100 00	30 00
Bulman, William John.....	Winnipeg, Man.....	500 00	150 00
Bray, G. H.....	Morden, Man.....	500 00	150 00
Bond, Amos.....	Roland, Man.....	250 00	75 00
Brooks, James Edwin.....	Calgary, Alberta.....	250 00	75 00
Baker, Alfred Henry.....	Rosebank, Man.....	1,250 00	375 00
Bristol, John Wesley.....	Victoria, B.C.....	2,500 00	750 00
Black, Miss Jean E.....	Morden, Man.....	250 00	75 00
Black, John Henry.....	".....	500 00	150 00
Bjorstad, Julius.....	St. Paul, Minn.....	500 00	150 00
Brethton, R. W.....	Hamiot, Man.....	50 00	15 00
Christie, Jonas.....	Glenboro, Man.....	1,250 00	375 00
Chisholm, Miss Maud.....	Winnipeg, Man.....	250 00	75 00
Campbell, A. A.....	Vancouver, B.C.....	250 00	75 00
Campbell, L.....	".....	250 00	75 00
Chambers, John Hudson.....	Winnipeg, Man.....	1,300 00	390 00
Chadwick, Ashford, estate.....	".....	100 00	30 00
Church, Miss Elizabeth Jane.....	South Durham, P.Q.....	500 00	150 00
Carlin, Michael Barnes.....	Victoria, B.C.....	1,500 00	450 00
Clarkson, Worrell.....	St. Paul, Minn.....	100 00	30 00
Cameron, John A.....	Rathwell, Man.....	500 00	150 00
Chalmers, R. J.....	Manitou, Man.....	500 00	150 00
Coruwall, William Allan.....	Clareholm, Alta.....	500 00	150 00
Cannon, Cyril.....	Belmont, Man.....	1,000 00	300 00
Currothers, J. W.....	Methven, Man.....	1,250 00	375 00
Cherry, Harry T.....	Winnipeg, Man.....	500 00	150 00
Conway, Michael, estate.....	".....	12,500 00	3,745 32
Coyle, D. F.....	".....	2,500 00	749 04
Chambers, Robert.....	Gretna, Man.....	2,000 00	600 00

SESSIONAL PAPER No. 8

THE NORTH EMPIRE FIRE—Continued.

LIST OF SHAREHOLDERS—Continued.

Name.	Address.	Amount subscribed.		Amount paid in cash.	
		\$	cts.	\$	cts.
Campbell, Robert James	Boissevain, Man.	250	00	75	00
Crawford, William Edward	Hartney, Man.	1,000	00	300	00
Cannon, Charles	Belmont, Man.	750	00	225	00
Campbell, Ernest John	Carnduff, Sask.	500	00	150	00
Costello, Sophia A. H.	Belmont, Man.	500	00	150	00
Clinksill, James	Saskatoon, Sask.	500	00	150	00
Couling, Pierce	Wawanesa, Man.	500	00	150	00
Chubb, Benjamin	North Vancouver, B.C.	1,250	00	375	00
Carpenter, Oscar A. O.	Sully, Iowa	1,250	00	375	00
Coo, George, H.	Ft. William, Ont.	500	00	150	00
Drewry, E. L.	Winnipeg, Man.	500	00	150	00
Dewart, E. H.	Stockton, Man.	500	00	150	00
Drewry, F. H.	Winnipeg, Man.	3,000	00	900	00
Deans, William James	Brandon, Man.	1,300	00	390	00
Dundas, Henry	Miami, Man.	750	00	225	00
Deenes, Griffin H.	Chicago, Ill.	1,000	00	300	00
Davidson, Gilbert E.	Manitou, Man.	500	00	150	00
Dingle, George Stanley	Calgary, Alta.	500	00	150	00
Denegre, James D.	St. Paul, Minn.	500	00	150	00
Dingwall, D. B., estate	Winnipeg, Man.	250	00	75	00
Duncan, James	Glenboro, Man.	500	00	150	00
Elliott, A. G. & A. T. H.	Carnduff, Sask.	1,300	00	390	00
Elliott, James	Wawanesa, Man.	2,500	00	750	00
Elliott, A. R.	Chicago, Ill.	1,000	00	300	00
Friesen, Jacob L.	Gretna, Man.	2,500	00	750	00
Friesen, Peter J.	"	2,500	00	750	00
Friesen, Jacob F.	"	5,000	00	1,500	00
Fahey, Joseph	Winnipeg, Man.	5,000	00	1,410	00
Fairbairn, Alexander	Carnduff, Sask.	1,250	00	375	00
Fairbairn, George	"	1,250	00	375	00
Foulds, Andrew Hugh	"	3,800	00	1,140	00
Fitzhenry, W. D. Tight	Myrtle, Man.	1,250	00	375	00
Fleming, Edgar	Victoria, B.C.	300	00	90	00
Fairfax, William H.	Holland, Man.	750	00	225	00
Frederickson, J. S.	Glenboro, Man.	500	00	150	00
Frank, Mrs. Robert W.	Minto, Man.	500	00	150	00
Fargey, John Hayes	La Riviere, Man.	50	00	15	00
Fife, Gordon	Crystal City, Man.	500	00	150	00
Fellows, Archie	Victoria, B.C.	500	00	150	00
Foulds, William Robert	Carnduff, Sask.	800	00	240	00
Fitzpatrick, Frank	Newdale, Man.	2,000	00	600	00
Grant, George J.	St. Paul, Minn.	500	00	150	00
Galt, George F.	Winnipeg, Man.	500	00	150	00
Gordon, Albert L.	Regina, Sask.	2,500	00	750	00
Guthrie, Archibald	St. Paul, Minn.	500	00	150	00
Green, Joseph E.	Wawanesa, Man.	250	00	75	00
Garbutt, O. D.	Crystal City, Man.	100	00	30	00
Hebblewhite, W. A.	Winnipeg, Man.	10,000	00	3,000	00
Heubach, Elizabeth H.	Punnichy, Sask.	5,000	00	1,500	00
Harris, Henry	Victoria, B.C.	300	00	90	00
Hettle, John	Fairfax, Man.	100	00	30	00
Hamilton, Janet	Victoria, B.C.	1,250	00	375	00
Herriott, William	Souris, Man.	500	00	150	00
Huston, James	Manitou, Man.	500	00	150	00
Hodgson, James H.	Myrtle, Man.	3,750	00	1,125	00
Hefford, Charles W.	Miami, Man.	250	00	75	00
Hedderley, John Ernest	Grandview, Man.	500	00	150	00
Hanson, Albert H.	Saskatoon, Sask.	2,500	00	750	00
Holroyde, Edward	Winnipeg, Man.	5,000	00	1,260	00
Hutchinson, H. T.	"	10,000	00	2,650	20
Hay, Robert F.	"	2,000	00	600	00
Hamilton, William L.	Passburg, Alta.	5,000	00	1,500	00
Haverson, John H.	Carman, Man.	500	00	150	00
Higgins, H. F.	Roland, Man.	300	00	90	00
Halpenny, J.	Winnipeg, Man.	1,250	00	375	00

THE NORTH EMPIRE FIRE—Continued.

LIST OF SHAREHOLDERS—Continued.

Name.	Address.	Amount subscribed.		Amount paid in cash.	
		\$	cts.	\$	cts.
Holditch, Constance M.	Winnipeg, Man.	500	00	150	00
Hudson, Horace V.	"	250	00	75	00
Hamilton, J. J.	Minneapolis, Minn.	300	00	90	00
Hughton, Raymond R.	Belmont, Man.	100	00	30	00
Hodgson, William T.	Roland, Man.	3,800	00	1,140	00
Hall, James D.	Vancouver, B.C.	500	00	150	00
Inkster, Colin.	Winnipeg, Man.	5,000	00	1,500	00
Jordan, William.	"	10,000	00	3,000	00
Jackson, Wemyss.	Hinsdale, Ill.	1,000	00	300	00
Jackson, William.	Holland, Man.	500	00	150	00
Johnson, R. E.	Minneapolis, Minn.	150	00	45	00
Johnson Brothers.	Minto, Man.	1,250	00	375	00
Jones, Oswald Meredith.	Victoria, B.C.	2,500	00	750	00
Jones, Frederick W.	"	1,250	00	375	00
Keene, Harold.	Winnipeg, Man.	250	00	75	00
Kerr C., O. W.	Minneapolis, Minn.	500	00	150	00
Kane, Paul.	Rathwell, Man.	500	00	150	00
Kempton, Sarah M. G.	Virdeu, Man.	250	00	75	00
Konanz, Edward A.	St. Paul	500	00	150	00
Kirk, Mrs. Mary E.	Myrtle, Man.	1,250	00	375	00
Kirk, Thomas Williams.	"	2,350	00	705	00
Kerr, Erza M.	Crystal City, Man.	250	00	75	00
Kenny, John.	Victoria, B.C.	800	00	240	00
Kenaston, Frederick E.	Minneapolis, Minn.	10,000	00	3,000	00
Kisbey, R.	Estevan, Sask.	5,000	00	1,500	00
Kelley, Wellington C.	West Summerland, B.C.	5,000	00	1,329	60
Kennedy, Finlay.	Regina, Sask.	300	00	90	00
Laekhard, William T.	Carnduff, Sask.	1,300	00	390	00
Limback, Joseph A.	Chicago, Ill.	1,300	00	390	00
Livingston, Peter.	Morden, Man.	300	00	90	00
Long, Michael.	Winnipeg, Man.	13,800	00	4,131	90
Long, William.	"	2,000	00	680	00
Long, William S.	"	1,500	00	490	00
Lamont, Hon. John H.	Regina, Sask.	5,000	00	1,500	00
Livingston, William G.	Winnipeg, Man.	8,000	00	2,127	36
Livingston, Miss M. H.	"	8,000	00	2,127	36
Laughlin, John Bell.	Cartwright, Man.	250	00	75	00
Langton, Robert.	Roland, Man.	300	00	90	00
Lloyd, M. T. L.	Winnipeg, Man.	500	00	150	00
Leslie, Frederick G.	St. Paul, Minn.	100	00	30	00
Leistikow, E. W.	Winnipeg, Man.	20,000	00	6,000	00
Leslie, John.	"	500	00	150	00
Lochte, C.	Morden, Man.	250	00	75	00
Law, William M.	Prince Rupert, B.C.	500	00	150	00
Mather, D. L.	Winnipeg, Man.	25,000	00	8,250	00
Matheson, Duncan.	Inverness, Scotland.	2,000	00	600	00
Mather, R. H.	Vancouver, B.C.	5,000	00	1,500	00
Mulock, William Redford.	Winnipeg, Man.	200	00	60	00
Manning, Luther.	Crystal City, Man.	250	00	75	00
Morphy, John Henry.	Miami, Man.	1,500	00	450	00
Moore, Richard Frederick.	Winnipeg, Man.	250	00	75	00
Manning, Robert.	"	1,250	00	375	00
Mitchell, Hillyard.	Duck Lake, Sask.	500	00	150	00
Miller, R. H.	Morden, Man.	500	00	150	00
Moffett, Frank B.	Weyburn, Sask.	500	00	150	00
Mara, John Andrew.	Victoria, B.C.	5,000	00	1,500	00
Martin, James E.	Fort William, Ont.	2,500	00	750	00
Morley, W. D. E.	Winnipeg, Man.	500	00	150	00
Morrison, Amy M.	Calgary, Alberta.	500	00	150	00
McDonald, Donald H.	Winnipeg, Man.	25,000	00	7,500	00
McKenty, Dr., F. D.	"	6,000	00	1,798	14
McDonald, D. O.	"	1,000	00	300	00
McKenty, Dr., James.	"	5,000	00	1,500	00
McArthur, John D.	"	25,000	00	7,500	00
McDonald, John A.	Fort Qu'Appelle, Sask.	5,000	00	1,500	00

SESSIONAL PAPER No. 8

THE NORTH EMPIRE FIRE—Continued.

LIST OF SHAREHOLDERS—Continued.

Name.	Address.	Amount subscribed.	Amount paid in cash.
		\$ cts.	\$ cts.
McIntyre, David Ross.....	Belmont, Man.....	500 00	150 00
McGregor, James.....	Clearwater, Man.....	500 00	150 00
McLachlan, R. D.....	Stockton, Man.....	2,500 00	750 00
McTavish, Sara.....	Minto, Man.....	100 00	30 00
McLeod, D. N.....	Winnipeg, Man.....	100 00	30 00
McKnight, George.....	Glenboro, Man.....	1,000 00	300 00
McMillan, Donald.....	Nee-pawa, Man.....	500 00	150 00
McCullough, William Irvine.....	Eartwright, Man.....	100 00	30 00
McGill, David.....	Holland.....	500 00	150 00
McCuaig, Daniel William.....	Winnipeg, Man.....	200 00	60 00
McCutcheon, John A.....	Glenboro, Man.....	1,000 00	300 00
McGillvray, Thomas D.....	Mather, Man.....	1,400 00	420 00
McKenzie, N. M. W. J.....	North Bay, Ont.....	1,000 00	300 00
MacIntyre, L. C.....	Winnipeg, Man.....	500 00	150 00
McNeil, Frederick M.....	Coronation, Alta.....	1,250 00	375 00
Newth, Reginald.....	Lipton, Sask.....	1,000 00	300 00
Newport, Reece M.....	St. Paul, Minn.....	100 00	30 00
Newton, Walter Selkirk.....	Calgary, Alta.....	200 00	60 00
McCullough, C. C.....	Fort William, Ont.....	500 00	150 00
Oxendale, James.....	Victoria, B.C.....	300 00	90 00
Orchard, J. G.....	Chicago, Ill.....	300 00	90 00
Philips, Haskelle Lester.....	Cartwright, Man.....	250 00	75 00
Park, Joseph.....	Rosebank, Man.....	500 00	150 00
Philips, Alex. (estate).....	Roland, Man.....	1,250 00	375 00
Pfermmer, Andrew H.....	Myrtle, Man.....	1,250 00	375 00
Philips, James.....	Roland, Man.....	250 00	75 00
Platz, Paul P.....	Chicago, Ill.....	100 00	30 00
Pemberton, Frederick B.....	Victoria, B.C.....	5,000 00	1,500 00
Parker, William A.....	Manitou, Man.....	1,000 00	300 00
Price, Harry Stevenson.....	Winnipeg, Man.....	250 00	75 00
Roberts, Edward.....	Treherne, Man.....	500 00	150 00
Ross, George.....	Roland, Man.....	1,300 00	390 00
Roblin, Sir R. P.....	Winnipeg, Man.....	5,000 00	1,498 14
Roberts, Henry L.....	Grimsby, Ont.....	5,000 00	1,500 00
Ross, Jas. I. N.....	Saskatoon, Sask.....	1,000 00	300 00
Robertson, Thomas S.....	Holland, Man.....	2,500 00	750 00
Roberts, Thomas.....	Treherne, Man.....	500 00	150 00
Riddell, Alexander.....	Burnside, Man.....	200 00	60 00
Ross, William Fulton.....	Holland, Man.....	500 00	150 00
Rixon, Herbert Lorne.....	".....	500 00	150 00
Richardson, Robert Dennis.....	Winnipeg, Man.....	1,300 00	390 00
Ross, William Randolph.....	Holland, Man.....	500 00	150 00
Reid, John William.....	Hartney, Man.....	100 00	30 00
Robinson, James.....	Boissevain, Man.....	250 00	75 00
Rawson, W. J.....	Brandon, Man.....	500 00	150 00
Rankins, Geo. & Son.....	Oakner, Man.....	300 00	90 00
Riordan, John.....	Winnipeg, Man.....	5,000 00	1,500 00
Ryan, Thomas.....	Mooscow, Sask.....	500 00	150 00
Smith, James Baird.....	Winnipeg, Man.....	1,500 00	450 00
Scarow, Wellington.....	Rathwell, Man.....	250 00	75 00
Smith, William.....	New York, N.Y.....	500 00	150 00
Sparks, Francis F.....	Vancouver, B.C.....	600 00	180 00
Shannon, John Phillip.....	Nee-pawa, Man.....	500 00	150 00
Stewart, Alexander.....	Holland, Man.....	2,750 00	825 00
Stewart, James.....	".....	3,250 00	975 00
Seaborn, W. E.....	Mooscow, Sask.....	2,500 00	750 00
Stewart, Arthur, estate.....	Winnipeg, Man.....	2,500 00	750 00
Stirk, Harry F.....	Mooscow, Sask.....	3,000 00	900 00
Smith, W. W. H.....	Virde, Man.....	250 00	75 00
Smith, P. A.....	Fort Francis, Ont.....	2,000 00	600 00
Simpson, B. M.....	Winnipeg, Man.....	1,250 00	375 00
Smith, Alfred.....	Holland, Man.....	1,750 00	525 00
Sloane, Mrs. Loretta.....	Fernie, B.C.....	250 03	75 00
Sloane, J. B., in trust for Maria.....	".....	250 00	75 00
Speight, Miss Augusta.....	Winnipeg, Man.....	10,000 00	3,000 00

THE NORTH EMPIRE FIRE—*Concluded.*LIST OF SHAREHOLDERS—*Concluded.*

Name.	Address.	Amount subscribed.	Amount paid in cash.
		\$ cts.	\$ cts.
Sullivan, Mrs. Sarah A.	Winnipeg, Man.	2,500 00	750 00
Story, Richard	Franklin, Man.	100 00	30 00
Stoker, Dee A.	Chicago, Ill.	500 00	150 00
Scarrow, Robert	Vancouver, B.C.	250 00	75 00
Steel, Jennie	Ninga, Man.	750 00	225 00
Snider, R. W.	Wawanesa, Man.	2,500 00	750 00
Scott, Robert R.	Winnipeg, Man.	500 00	150 00
Squires, Mrs. C.	Clearwater, Man.	100 00	30 00
Strachan, Robert	Fort William, Ont.	750 00	225 00
Seagrelli, Ernest B.	Joliet, Ill.	500 00	150 00
Scott, Henry	West Summerland, B.C.	1,000 00	300 00
Thorburn, Chas. H.	Chicago, Ill.	250 00	75 00
Turiff, John G.	Regina, Sask.	5,000 00	1,500 00
Turiff, Miss Lily J.	Winnipeg, Man.	10,000 00	3,400 00
Turiff, Mrs. Catherine Mary	Regina, Sask.	5,600 00	1,678 00
Turiff, Miss Edith C.	"	1,100 00	330 00
Turiff, John G., in trust for Hilda C.	"	1,100 00	330 00
Turiff, John G., in trust for Robert S.	"	1,100 00	330 00
Turiff, Robert S.	"	900 00	270 00
Thompson, John A.	Winnipeg, Man.	5,000 00	1,500 00
Thompson, W. M.	Fort Qu'Appelle, Sask.	1,000 00	300 00
Tweed, H. R.	Winnipeg, Man.	500 00	150 00
Tupper, Ransom	Chicago, Ill.	1,000 00	300 00
Thorton, Robert S.	Deloraine, Man.	500 00	150 00
Tweed, George Frank	Winnipeg, Man.	500 00	150 00
Thomber, Bessie H.	Wawanesa, Man.	250 00	75 00
Thomber, Ernest James	"	500 00	150 00
Thomber, Hugh R.	"	250 00	75 00
Thompson, Mrs. Ethel	Boissevain, Man.	250 00	75 00
Talton, John Ernest	Oak Lake, Man.	250 00	75 00
Traunweiser, Charles	Calgary, Alberta	1,000 00	300 00
Wilkinson, Joseph	Roland, Man.	2,500 00	750 00
Webster, Henry	Victoria, B.C.	300 00	90 00
Wilbur-Wright, Louise E.	Queen Charlotte, B.C.	750 00	225 00
Willers, Thomas	Ellisborough, Sask.	2,000 00	600 00
West, George Washington	Innisfail, Alta.	150 00	45 00
Wessels, Henry F.	St. Paul, Minn.	500 00	150 00
Willock, William L.	Sully, Iowa	250 00	75 00
Wheelock, Webster	St. Paul, Minn.	500 00	150 00
Willson, Harry L.	Winnipeg, Man.	500 00	150 00
Wardhaugh, Mark Ferris	"	100 00	30 00
Wilson, David	Fort Qu'Appelle, Sask.	500 00	150 00
Wilson, Thomas J.	Belmont, Man.	1,300 00	390 00
Wilson, Russell	Saskatoon, Sask.	590 00	150 00
Wilson, Mrs. Nancy	Rathwell, Man.	500 00	150 00
Willoughby, J. H. C.	Saskatoon, Sask.	2,500 00	750 00
Willoughby, W. B.	Moosejaw, Sask.	500 00	150 00
Willoughby, W. B.	"	150 00	45 00
Whitmore, George R.	Regina, Sask.	5,000 00	1,500 00
Wray, Annie R.	Omaha, Neb.	500 00	150 00
Welch, John	Roland, Man.	250 00	75 00
Wenman, Helen Kate	Souris, Man.	500 00	150 00
Westbrooke, S. G.	Belmont, Man.	250 00	75 00
Winthrop, A. W.	Lyleton, Man.	500 00	150 00
Young, Donald D.	Winnipeg, Man.	1,000 00	300 00
Young, John M.	Regina, Sask.	5,000 00	1,500 00
Young, David Jackson	Calgary, Alta.	500 00	150 00
Young, Peter H.	Crystal City, Man.	1,500 00	450 00
Youngman, Walter	Winnipeg, Man.	300 00	90 00
Totals		\$686,900 00	\$ 201,940 13

SESSIONAL PAPER No. 8

THE NORTH WEST FIRE INSURANCE COMPANY.

LIST OF DIRECTORS—(As at Jan. 29, 1914.)

G. R. Crowe, Pres.; D. E. Sprague, Vice-Pres.; G. V. Hastings, G. F. Galt, J. S. Hough, Thos. Bruce.

LIST OF SHAREHOLDERS—(As at Dec. 31, 1913.)

Name.	No. of shares.	Amount paid in cash.
		\$
J. S. Hough	15	600
Thos. Bruce.....	15	600
G. R. Crowe.....	15	600
G. F. Galt.....	15	600
G. V. Hastings.....	15	600
D. E. Sprague.....	15	600
Union Assurance Society, Limited.....	2,410	96,400
Totals.....	2,500	\$100,000

THE NOVA SCOTIA FIRE INSURANCE COMPANY.

(Arthur C. Baillie—Liquidator.)

LIST OF SHAREHOLDERS—(As at Dec. 31, 1913.)

Name.	Residence.	Amount subscribed.	Amount paid in cash.
		\$ cts.	\$ cts.
MacKinlay, Andrew.....	Halifax.....	4,400 00	1,100 00
C. W. Outhit, in trust for Lillian A. Outhit.....	".....	2,500 00	625 00
C. W. Outhit, in trust for Gladys W. Outhit.....	".....	1,000 00	250 00
C. W. Outhit, in trust for Nellie W. Outhit.....	".....	750 00	187 50
C. W. Outhit, in trust for Wynne L. Outhit.....	".....	750 00	187 50
C. W. Outhit, in trust for Hilda M. Outhit.....	".....	500 00	125 00
DeWolf, J. E.....	".....	1,000 00	250 00
Outhit, C. W.....	".....	5,000 00	1,250 00
Homes, Isabella.....	Springville, N.S.....	500 00	125 00
Wallis, Leander.....	Halifax.....	300 00	75 00
Courtney, T. F.....	".....	500 00	125 00
G. M. Smith.....	".....	1,250 00	312 50
Eastern Trust Co., exrs. N. Smith.....	".....	1,000 00	250 00
Fraser, J. F.....	".....	500 00	125 00
Hopgood, Wm. J.....	".....	500 00	125 00
Borden, Hon. R. L.....	Ottawa, Ont.....	2,500 00	625 00
McInnes, Hector.....	Halifax.....	1,000 00	250 00
Mirchell, T.....	".....	1,000 00	250 00
Hunt, J. J.....	".....	500 00	125 00
Scriven, Jas. A.....	".....	500 00	125 00
Scriven, Wm. R.....	".....	500 00	125 00
Mitchell, Walter.....	".....	1,000 00	250 00
Sterns & Son, L.....	Dartmouth, N.S.....	500 00	125 00
MacKay, A. H.....	".....	500 00	125 00
Est. Rev. D. MacGregor.....	Amherst.....	500 00	125 00
McCormick, Chas.....	Annapolis.....	500 00	125 00
McCormick, Edgar.....	".....	500 00	125 00
King, A. M.....	".....	500 00	125 00
Est. Thos. A. Wilson.....	Bridgewater, N.S.....	1,000 00	250 00
Est. David McKay, W. B. Freeman, exr.....	".....	1,000 00	250 00
Cashon, W. H.....	".....	2,000 00	500 00
Richards, T. R.....	Merritt, B.C.....	500 00	125 00
MacDonald, Hon. Wm.....	Glace Bay, N.S.....	1,750 00	437 50
Rev. W. Jao. Garton, St. Philips Rectory.....	Norwood, Man.....	600 00	150 00
Colley, Ben. W.....	Halifax.....	500 00	125 00
Pylke, John George.....	Liverpool, N.S.....	1,000 00	250 00
Farish, Dr. Henry G.....	".....	500 00	125 00
Est. J. Wm. Young.....	Lunenburg, N.S.....	1,000 00	250 00
C. Edwin Kaulback.....	".....	2,000 00	500 00
Daniel M. Owen.....	".....	1,000 00	250 00
James W. King.....	".....	1,000 00	250 00
Freeman G. Smith.....	".....	500 00	125 00
Mader, C. V.....	Mahone Bay.....	1,000 00	250 00
Mills, J. W.....	".....	1,000 00	250 00
Est. W. E. Colp.....	".....	1,000 00	250 00
Dand, Ramondy.....	New Glasgow, N.S.....	2,500 00	625 00
Miller, M.D., C. J.....	".....	2,500 00	625 00
MacGregor, J. Heywood.....	".....	1,000 00	250 00
McNeil, W. P.....	".....	2,500 00	625 00
Ritchie, Henry.....	".....	1,000 00	250 00
Archibald, Blowers.....	North Sydney.....	2,000 00	500 00
McLean, Dr. John W.....	".....	1,250 00	312 50
Russell, Jas. A.....	Ottawa.....	1,600 00	400 00
Whitman, Rev. Geo. W.....	Pugwash, N.S.....	300 00	75 00
McKinnon, A. A.....	Springhill, N.S.....	1,000 00	250 00
Hargreaves, C.....	".....	1,000 00	250 00
Lefurgey, J. E.....	Summerside, P.E.I.....	4,000 00	1,000 00

SESSIONAL PAPER No. 8

THE NOVA SCOTIA FIRE INSURANCE COMPANY—*Concluded.*LIST OF SHAREHOLDERS—*Concluded.*

Name.	Residence.	Amount subscribed.	Amount paid in cash.
		\$ cts.	\$ cts.
McCormick, John.....	Sydney Mines, N.S.....	500 00	125 00
Tremaine, Rufus A.....	Truro, N.S.....	500 00	125 00
Est. Hugh MacKenzie.....	".....	500 00	125 00
Bowers, E. C.....	Westport, N.S.....	500 00	125 00
Dimock, J. Wesley.....	Windsor, N.S.....	500 00	125 00
Smith, J. Elliott.....	Wolfville, N.S.....	1,000 00	250 00
Starr, C. R. H.....	".....	250 00	62 50
Cann, Chas. W.....	Yarmouth, N.S.....	500 00	125 00
Bingey, Jacob.....	".....	2,000 00	500 00
Eakin, R. S.....	".....	500 00	125 00
Godfrey, Chas. G.....	".....	500 00	125 00
Elliott, C. Clifford.....	Tilley, Alta.....	1,000 00	250 00
Cann, H. Bradford.....	Yarmouth, N.S.....	500 00	125 00
Cummings & Rennie.....	Truro, N.S.....	1,000 00	250 00
Harvey, Dr. F. C.....	Wolfville.....	1,000 00	250 00
Clayton, W. J.....	Halifax, N.S.....	2,500 00	625 00
Gates, Andreas Bokaker.....	Middleton, N.S.....	1,000 00	250 00
Porter, Wm. Lloyd.....	Yarmouth, N.S.....	500 00	125 00
Lithgow, Wm.....	New Glasgow, N.S.....	400 00	100 00
Simmonds, Jas.....	Dartmouth, N.S.....	3,750 00	937 50
Halifax School for the blind.....	Halifax.....	450 00	112 50
Halifax Industrial School.....	".....	450 00	112 50
University of Mt. Allison.....	Sackville, N.B.....	1,300 00	325 00
Hart, Havelock McC.....	Halifax, N.S.....	1,000 00	250 00
McKay, Miss Isabella.....	Pictou.....	2,000 00	500 00
MacDonald, M.D., W. H.....	Rose Bay, N.S.....	250 00	62 50
Smith, Percy G.....	Bass River, N.S.....	750 00	187 50
Bowers, Mrs. Cora L.....	Westport, N.S.....	500 00	125 00
Smith, A. E.....	Oxford, N.S.....	1,000 00	250 00
Douglas, J. R.....	Amherst, N.S.....	307,950 00	76,987 50
Canada Corporations, Ltd.....	Halifax, N.S.....	200 00	50 00
Totals.....		\$403,200 00	\$ 100,800 00

4 GEORGE V., A. 1914

THE OCCIDENTAL FIRE INSURANCE COMPANY.

LIST OF DIRECTORS—(As at Feb. 4, 1914.)

Alex. Naismith, Pres.; R. M. Matheson, Vice-Pres.; A. F. Kempton, C. D. Kerr, A. F. Higgins, S. H. Henderson, Wm. Dowling, E. H. Dewart, A. R. Welch.

LIST OF SHAREHOLDERS—(As at Dec. 31, 1913.)

Name.	Address.	Amount.	Amount.
		subscribed.	paid in cash.
		\$	\$ cts.
Allison, Andrew.....	Roland, Man.....	1,500	600 00
Allison, John E.....	Wawanesa, Man.....	2,500	1,000 00
Allison, John E., in trust (Mary E.).....	".....	500	200 00
Allison, John E., in trust (Janet T.).....	".....	500	200 00
Allison, Andrew G.....	Roland, Man.....	2,500	900 00
Allison, Amy.....	Lethbridge, Alta.....	500	200 00
Atkinson, C. L.....	Wawanesa, Man.....	5,000	1,250 00
Adam, Francois.....	Camrose, Alta.....	5,000	2,000 00
Argue, A. W.....	Grenfell, Sask.....	2,000	700 00
Argue, W. P.....	Vancouver, B.C.....	5,000	840 00
Alloway & Champion.....	Winnipeg, Man.....	11,500	4,100 00
Bennett, G. F.....	Brandon, Man.....	500	200 00
Black, J. H.....	Morden, Man.....	1,500	600 00
Bowman, N. C.....	Minnedosa, Man.....	1,500	600 00
Broad, R. L.....	Wolsley, Sask.....	1,000	105 00
Broad, Flora.....	".....	1,000	400 00
Brook, A.....	Wawanesa, Man.....	500	200 00
Brook, A. R.....	".....	500	200 00
Bond, Amos.....	Roland, Man.....	500	200 00
Barclay, Lillian D.....	Star City, Sask.....	2,000	538 31
Brook, J. H.....	Winnipeg, Man.....	2,000	800 00
Butcher, F. J.....	Carman, Man.....	500	200 00
Campbell, J. McAlpine.....	Winnipeg, Man.....	2,000	800 00
Carss, Alfred.....	Victoria, B.C.....	1,000	400 00
Christie, E. L.....	Brandon, Man.....	1,000	400 00
Carson, James T.....	Winnipeg, Man.....	5,000	1,750 00
Cunningham, H. C.....	Carman, Man.....	1,000	400 00
Cavanagh, W. J.....	Vancouver, B.C.....	2,500	275 62
Campbell, R. J.....	Boissevain, Man.....	2,000	800 00
Cowan, H. J.....	Portage la Prairie, Man.....	500	200 00
Cooper, Miss Maria.....	Regina, Sask.....	500	200 00
Carrothers, M.....	Nesbitt, Man.....	1,000	400 00
Chalmers, John M.....	Pilot Mound, Man.....	5,000	2,000 00
Crothers, Charles.....	Wawanesa, Man.....	1,000	220 50
Collins, Franklin.....	Miami, Man.....	7,500	2,500 00
Champion, H. T.....	Winnipeg, Man.....	6,000	1,900 00
Chatterton, S. G.....	Lumsden Sask.....	6,000	1,470 00
Conklin, Jno. J.....	Winnipeg, Man.....	1,000	105 00
Cunningham, Alice M.....	Carman, Man.....	500	200 00
Culver, Albert F.....	Winnipeg, Man.....	500	200 00
Dorsey, W. S., estate.....	Brandon, Man.....	2,000	750 00
Daymond, Saml. R.....	Wawanesa, Man.....	4,400	1,760 00
Dowling, Wm.....	Brandon, Man.....	12,500	4,350 00
Dewart, Edward H.....	Stockholm, Man.....	3,500	729 05
Downie, Emma.....	Wawanesa, Man.....	1,000	400 00
Donald, W. A.....	Virden, Man.....	7,500	2,810 00
Donald, Lucie.....	".....	3,500	1,150 00
Driscoll, Richard.....	Winnipeg, Man.....	5,800	1,740 00
Duff, Donald.....	Lethbridge, Alta.....	1,000	105 00
Elder, Peter.....	Rounthwaite, Man.....	500	200 00
Elliott, James.....	Wawanesa, Man.....	10,000	3,000 00
Erven, Hattie Jane.....	Victoria, B.C.....	2,500	750 00
Edmund, F. B.....	Brandon, Man.....	2,000	650 00
Elliott, John T.....	Boissevain, Man.....	2,000	800 00

SESSIONAL PAPER No. 8

THE OCCIDENTAL FIRE INSURANCE COMPANY—Continued.

LIST OF SHAREHOLDERS—Continued.

Name.	Address.	Amount. subscribed.	Amount. paid. in cash.
		\$	\$ cts.
Fenwick, Geo. T.	Wawanesa, Man.	100	40 00
Ferris, M. A.	Portage la Prairie, Man.	500	200 00
Fargey, Samuel.	Belmont, Man.	200	80 00
Fraser, J. M.	Toronto, Ont.	12,500	4,450 00
Gimby, Edith Isabella.	Wawanesa.	500	200 00
Groves, T. I.	Roland, Man.	200	80 00
Graham, Wm. F.	Lacombe, Alta.	1,000	315 00
Gibson, Martha A.	Almasippi, Man.	500	200 00
Graham, H. C.	Brandon, Man.	1,000	400 00
Gross, John P.	Wetaskiwin, Alta.	2,500	1,000 00
Greer, Wm. A.	Oxbow, Sask.	2,000	700 00
Greer, Margaret H.	"	4,000	1,100 00
Haverson, J. H.	Carman, Man.	1,500	600 00
Harrison, P. H.	Victoria, B.C.	800	320 00
Harrison, Bertha H.	"	1,200	480 00
Heaslip, S. A.	Vancouver, B.C.	500	200 00
Henderson, H. E.	Brandon, Man.	1,000	400 00
Henderson, S. H.	Wawanesa, Man.	12,500	4,350 00
Higgins, A. F.	Roland, Man.	10,000	1,837 50
Horsfall, Hy.	Hilton, Man.	2,000	800 00
Hastings, Miss M. A.	Sintaluta, Sask.	1,000	254 89
Henderson, F. G. A.	Brandon, Man.	1,000	400 00
Harcourt, W. L.	"	2,000	500 00
Hills, Herbert E.	"	1,000	400 00
Harrison, Fred. Wm.	Prince Albert.	1,000	400 00
Hughes, James J.	Toronto, Ont.	2,500	750 00
Hill, Andrew D.	Portage la Prairie, Man.	1,000	400 00
Hadley, George W. (estate).	Brandon, Man.	10,000	3,500 00
Higgins, Jessie F.	Roland, Man.	1,000	350 00
Hill, Wm. A.	"	1,000	350 00
Hill, John K.	Portage la Prairie, Man.	2,000	800 00
Hodgson, James H.	Myrtle, Man.	2,500	1,000 00
Hodgson, Archie.	Roland, Man.	1,000	400 00
Hodgson, Wm. T.	"	2,000	800 00
Johnston, W. T.	Wawanesa, Man.	1,000	400 00
Jones, B. K.	Viking, Alta.	500	200 00
Johnson, Percie.	St. Johns, Nfld.	1,000	220 50
Johnson, Geo. E.	Lemberg, Sask.	2,000	800 00
Kempton, A. F.	Wawanesa, Man.	12,000	1,869 39
Kempton, Richard.	Hilton, Man.	100	40 00
Kerr, C. D.	Wawanesa, Man.	5,000	1,874 25
Kirk, T. W.	Myrtle, Man.	8,000	2,100 00
Koester, Carl.	Elkhorn, Man.	1,000	400 00
Kircaldy, James.	Brandon, Man.	2,500	1,000 00
Langtry, Robert.	Roland, Man.	4,000	1,400 00
Lindsay, A.	Stoney Mountain, Man.	1,000	400 00
Lindsay, Mrs. A.	"	500	200 00
Lindsay, A. G., Jr.	"	2,000	800 00
Lindsay, Miss E. M.	"	500	200 00
Livingston, Peter.	Morden, Man.	5,000	2,000 00
Livingston, Wm.	"	1,000	400 00
Little, Charlotte.	Carman, Alta.	500	200 00
Laycock, A.	Foxwarren, Man.	1,000	220 50
Larson, Alfred.	Carman, Man.	2,000	800 00
Lowry, Wm. A.	Calgary, Alta.	1,000	210 00
Matheson, R. M.	Brandon, Man.	10,000	3,800 00
Matheson, T. S.	Winnipeg, Man.	5,000	2,000 00
Mitchell, James B.	"	2,000	700 00
Mickleborough, Geo.	Regina, Sask.	1,000	115 76
Martin, Wm. M.	"	2,000	800 00
Mooney, W. S.	Lacombe, Alta.	1,000	400 00
Monteith, George B.	Boissevain, Man.	1,000	400 00
May, A. E.	Edmonton, Alta.	1,000	400 00
Manning, Luther.	Crystal City, Man.	1,000	400 00
Markle, M. C.	Shoal Lake, Man.	1,000	315 00

THE OCCIDENTAL FIRE INSURANCE COMPANY—*Concluded.*LIST OF SHAREHOLDERS—*Concluded.*

Name.	Address.	Amount subscribed.	Amount. paid in cash.
		\$	\$ cts.
Munro, Robert.....	Miami, Man.....	7,500	2,500 00
McConnell, B. J.....	Morden, Man.....	3,000	1,200 00
McDonald, J. A.....	Roland, Man.....	7,500	2,850 00
McDonald, Emma Faith.....	Victoria, B.C.....	4,000	1,450 00
McDonald, Roland.....	".....	7,500	2,750 00
McKellar, Annie.....	Wawanesa, Man.....	2,000	600 00
McLachlan, A. I.....	Carman, Man.....	10,000	3,750 00
McLachlan, J. H.....	Vancouver, B.C.....	20,000	7,500 00
McLeod, Agnes M.....	Morden, Man.....	2,500	1,000 00
McLachlan, Lucy J.....	Carman, Man.....	2,500	1,000 00
McNaughton, Wm.....	Wawanesa, Man.....	2,000	525 00
McVicar, D. A.....	Wolseley, Sask.....	500	185 38
McPherson, Chas. D.....	Portage la Prairie, Man.....	2,500	700 00
McPherson, E. A.....	" " ".....	500	200 00
McCowan, David.....	" " ".....	1,000	400 00
McCowan, John.....	" " ".....	1,000	400 00
McDonald, J. D.....	Saskatoon, Sask.....	1,000	400 00
McDonald, E.L.....	Wawanesa, Man.....	1,000	105 00
Naismith, Alex.....	".....	5,500	2,200 00
Occidental Trust Co.....	".....	5,800	2,120 00
Patterson, Wm., estate.....	".....	5,000	2,000 00
Parker, B. C., jr.....	Winnipeg, Man.....	100	40 00
Philips, Alex. R.....	Roland, Man.....	500	200 00
Pearce, S. F.....	Cypress River, Man.....	1,000	400 00
Powell, George.....	Grenfell, Sask.....	1,000	400 00
Parker, Wm. A.....	Manitou, Man.....	2,000	525 00
Rogers, C. R.....	Wawanesa, Man.....	2,000	800 00
Ross, George.....	Roland, Man.....	2,500	1,000 00
Richardson, Wm.....	Portage la Prairie, Man.....	2,000	525 00
Scott, Henry.....	West Summerland, B.C.....	3,500	1,250 00
Scott, estate of James.....	Hilton, Man.....	5,600	2,040 00
Shilson, H. S.....	Roland, Man.....	200	80 00
Shilson, Owen.....	Snowflake, Man.....	7,000	2,300 00
Shilson, A. F. & F.....	Velma, Man.....	12,500	4,000 00
Stady, Chas. E.....	Wawanesa, Man.....	500	200 00
Sutton, est. of M. E.....	Roland, Man.....	3,000	1,200 00
Sutton, Sarah J.....	".....	500	230 00
Scott, John.....	Hilton, Man.....	3,000	1,000 00
Shaver, Rachel.....	Portage la Prairie, Man.....	500	200 00
Stauffer, Albert.....	Sintaluta, Sask.....	2,500	800 00
Sutherland, D. McL.....	Boissevain, Man.....	2,500	1,000 00
Seaborn, W. E.....	Moosojaw, Sask.....	4,000	
Shilson, Lottie H.....	Roland, Man.....	1,000	276 41
Snider, A. W.....	Wawanesa, Man.....	5,000	2,000 00
Spicer, Harold W.....	Grenfell, Sask.....	1,000	400 00
Van Someren, A. P.....	Brantford, Ont.....	2,000	420 00
Wallace, B. D.....	Brandon, Man.....	500	200 00
Welch, John.....	Roland, Man.....	3,000	1,200 00
Webster, Henry.....	Victoria, B. C.....	5,000	1,750 00
Weldon, Chas. G.....	Grenfell, Sask.....	500	200 00
Webster, Alice.....	Victoria, B. C.....	800	200 00
Watson, George T.....	Pilot Mound, Man.....	5,000	2,000 00
Welch, Alex. R.....	Boissevain, Man.....	10,000	3,250 00
Wilkinson, Joseph.....	Roland, Man.....	3,000	1,200 00
Whitley, E. M.....	Calgary, Alta.....	4,500	1,400 00
Totals.....		\$ 500,000	\$ 169,073 06

SESSIONAL PAPER No. 8

THE ONTARIO FIRE INSURANCE COMPANY.

LIST OF DIRECTORS—(As at March 1, 1914.)

Jno. Craig, Pres; D. H. Rice, Vice-Pres.; J. E. Rice, M. B. Rice, A. G. Bayley, L. B. Freeze, B. Robertson.

LIST OF SHAREHOLDERS—(As at Dec. 31, 1913).

Name.	Address.	No. of Shares.	Amount paid in cash
			\$
Aitken, Hugh.....	Nanaimo, B.C.....	5	200
Aunger, Albert E.....	Steller, Alta.....	4	200
Adam, Francois.....	Camrose, Alta.....	16	800
Ash, Goe. E.....	High River, Alta.....	3	150
Agnew, J. M.....	Elko, B.C.....	3	150
Atkins, H. B.....	Didshury, Alta.....	3	150
Allen, Mrs. Lena.....	Stavely, Alta.....	3	150
Acadia Trust Co.....	Vancouver, B.C.....	7	350
Baxter, J. M. B.....	St. John, N.B.....	5	250
Brereton & Wolson.....	Clive, Alta.....	3	150
Bercuson, Herman.....	Calgary, Alta.....	1	50
Boyle, Dr. Jas. F.....	Edmonton, Alta.....	7	400
Brault, Jos.....	Cranbrook, B.C.....	12	600
Beaudro, J. O.....	Kenora, Ont.....	3	150
Burnett, Thos. M.....	Bellevue, Alta.....	7	350
Barris, Thos. G.....	Moosejaw, Sask.....	7	350
Bowers, Arthur E.....	Airdrie, Alta.....	3	150
Bayne, Robert.....	Cowley, Alta.....	28	1,400
Barker, R. T.....	MacLeod, Alta.....	3	200
Brown, Dr. A. O.....	Cayley, Alta.....	4	300
Breober, Dr. George F.....	Stettler, Alta.....	3	150
Blanchard, John W.....	Windsor, N. S.....	2	120
Burgar, H.....	Camrose, Alta.....	1	10
Camrose, C. S.....	Owen Sound, Ont.....	2	120
Coleman, Rob. E.....	Mirror, Alta.....	7	450
Clements Bros.....	Sedgewick, Alta.....	3	150
Colley, Fritz F.....	Castor, Alta.....	3	170
Creston Merc. Co.....	Creston, B. C.....	7	350
Craig, John.....	Calgary, Alta.....	100	5,000
Cardina, Jules H.....	Kenora, Ont.....	1	50
Chapple, Judge T. W.....	Kenora, Ont.....	12	600
Craig, Mrs. J. B. S.....	Calgary, Alta.....	100	5,000
Coombe, Jas.....	Airdrie, Alta.....	7	350
Cardston Im. Co.....	Cardston, Alta.....	3	150
Cowan, Saml. B.....	Portage-la-Prairie, Man.....	3	150
Clarke, Chas.....	High River, Alta.....	3	150
Cross, Herbert.....	Calgary, Alta.....	3	150
Crawford, Wm.....	St. John, N. B.....	10	600
Currie, Wm.....	Brandon, Man.....	2	120
Dale, Robt. J.....	Montreal, P. Q.....	250	12,500
Dingman, Nelson R.....	Wainwright, Alta.....	3	150
Dow, Miss Margaret.....	Didshury, Alta.....	7	350
Dartling, J. K.....	Calgary, Alta.....	3	150
Davis, Richard.....	Edmonton, Alta.....	7	350
Dostler, J. A.....	Edmonton, Alta.....	6	300
Desaulniers Bros.....	Moyie, B.C.....	4	200
Douglas, W. J.....	Penhold, Alta.....	7	450
Dunn, Dr. D. J.....	Edmonton, Alta.....	16	850
Day, H. A.....	Lacombe, Alta.....	6	300
Evile, Claude K.....	Brandon, Man.....	10	400
Ellis, A. A. & J. F.....	Wetaskiwin, Alta.....	7	350
Emery, John.....	Calgary, Alta.....	33	1,650
Fairweather, D. H.....	St. John, N. B.....	5	250
Findlay, Delmer C.....	Calgary, Alta.....	5	250
Fraser, John W.....	Tuxford, Sask.....	40	2,400

4 GEORGE V., A. 1914

THE ONTARIO FIRE INSURANCE COMPANY—Continued.

LIST OF SHAREHOLDERS—Continued.

Name.	Address.	No. of Shares	Amount paid in cash.
			\$
Fletcher, W. T.	Edmonton, Alta.	11	550
Foulger, H. R.	Chigwell, Alta.	20	1,000
Fear, Joseph.	Watrous, Sask.	7	350
Ferrier, R. W.	Kenora, Ont.	1	50
Farley, Thos. J.	Lloydminster, Sask.	3	150
Fisher, Wm.	Okotoks, Alta.	3	150
Follett, Lyman L.	Cardston, Alta.	3	150
Farrent, Henry	Innisfail, Alta.	7	350
Fleming, G. S.	Maple Creek, Sask.	3	150
Fetherstone & Co.	Nanton, Alta.	3	150
Franks, Chas. L.	Melville, Sask.	3	150
Field, C. W.	Vegreville, Alta.	3	150
Fletcher, Mrs. Louisa.	Edmonton, Alta.	3	150
Gardiner, Frank.	Kenora, Ont.	3	150
Gilchrist, J. R.	Crossfield, Alta.	7	450
Golden, John.	Basano, Alta.	3	150
Gaetz, Clarence W.	Leduc, Alta.	3	150
Goulter, Percy T.	Calgary, Alta.	3	150
Gooderham, J. H.	Gleichen, Alta.	7	350
Gleichen Trading Co.	"	3	150
Gould, Alvah T.	Lethbridge, Alta.	7	350
Haslam, Lewis, H.	St. Louis, Mo.	20	1,200
Heighington, A. C.	Toronto, Ontario.	20	800
Hyndman, Jas. D.	Edmonton, Alta.	12	600
Henderson, estate of Wm.	Lethbridge, Alta.	7	350
Hose, Mrs. Adelaide E.	Kenora, Ont.	14	700
Hirtz, Richard	Elko, B. C.	3	150
Holmes, Percy A.	Calgary, Alta.	28	1,400
Hume, Alex.	Lacombe, Alta.	4	200
Hobson, Henry.	Bow Island, Alta.	18	900
Harris, D. E.	Cardston, Alta.	1	50
Hetu, Mrs. Bertha.	Edmonton, Alta.	7	350
Hart, Lloyd M.	Airdrie, Alta.	3	150
Harris, The J. Co.	Camrose, Alta.	3	150
Hall, Stuart A.	Tofield, Alta.	7	350
Hooper, D. S.	Louisburg, N. S.	2	100
Holland, W. S.	Vancouver, B.C.	25	2,200
Howe, Sydenham J.	Kingston, Jamaica	10	500
Hutchings, Arthur S.	Liverpool, N.S.	3	180
Jones, M. B.	Moncton, N.B.	5	250
Johnston, James M.	Winnipeg, Man.	5	250
Jamieson, A. A.	Edmonton, Alta.	3	150
Jansen, Jacob.	Rosthern, Sask.	7	350
Johnston, Allan.	Hardisty, Alta.	10	500
Johnston, Orren, H.	Edson, Alta.	3	150
Jones, Eric L.	Lethbridge, Alta.	3	150
Inskip, Alfred T.	Lacombe, Alta.	3	150
King, Fred.	Banff, Alta.	1	50
Kendall, Mrs. Mary F.	Kenora, Ont.	6	300
Kydd, Dr. A. E.	Macklin, Sask.	3	150
Kruger, John A.	Gadsby, Alta.	7	350
King, Thos.	Golden, B.C.	7	350
Kennefick, Mrs. Mary A.	MacLeod, Alta.	3	150
Knight, A. H.	Cowley, Alta.	7	350
Lockhart, L. H.	Dorchester, N.B.	10	400
Large, Dr. E. L.	Carstairs, Alta.	3	150
Lyall, Chas. F.	Strome, Alta.	3	200
Lord, G. S.	Calgary, Alta.	3	150
Laurendeau, S.	"	25	1,250
Langton, Lionel A.	Pincher Creek, Alta.	3	150
Logan, Robert.	Tofield, Alta.	14	730
Leitch, Rev. R. H.	Edmonton, Alta.	7	350
Low & Frodsham.	Kimball, Sask.	7	350
Mayes, Gersham S.	St. John, N. B.	50	2,000
Montgomery & West.	Wetaskiwin, Alta.	3	150

SESSIONAL PAPER No. 8

THE ONTARIO FIRE INSURANCE COMPANY—Continued.

LIST OF SHAREHOLDERS—Continued.

Name.	Address.	No. of Shares.	Amount paid in cash.
			\$
Miquelon, J. R.	Calgary, Alta.	16	800
Munroe, J. G.	Winnipeg, Man.	4	200
Millar, J. F.	Bentley, Alta.	7	350
Murphy, Mrs. Susan A.	Kenora, Ont.	8	400
Matejka, T.	Camrose, Alta.	7	350
Murphy, T. Sherman.	Kenora, Ont.	2	100
Morrison, Fred A.	Vegreville, Alta.	3	150
Manning, Jonathan.	Cranbrook, B. C.	7	350
Miller, W. W.	Somers, Mont.	48	2,400
Matson, W. A.	Calgary, Alta.	15	750
May, Dr. L. W.	Edmonton, Alta.	7	350
Morrell, Jos. B.	New York, N. Y.	7	700
McDermott, Alex.	St. John, N. B.	5	200
McLeod, Alfred W.	New Westminster, B. C.	5	250
McEachern & McCallum.	Wetaskiwin, Alta.	3	200
McCreight, Mrs. Edith.	Red Deer, Alta.	3	150
McLelland, John C.	Calgary, Alta.	3	150
McCormick, E. Logan (25 shares)		35	1,750
McLean, E. H. S.	Revelstoke, B. C.	7	350
McDonald, Jas. E.	Cranbrook, B. C.	3	150
McLachlan, John.		3	200
McDonald, W. F.	Innisfail, Alta.	7	350
McQueen, Red, Dr.	Edmonton, Alta.	12	600
McKellar, J. D.	Calgary, Alta.	3	150
McAuley, T. H.		7	350
McRay, W. B.	Vancouver, B. C.	3	30
Norris, T. A.	Leduc, Alta.	7	350
Newell, Thos E.	Nanton, Alta.	7	350
Olive, John A.	St. John, N. B.	5	200
Onsunn, T. G.	Innisfail, Alta.	7	350
O'Connor, Chas.	Prince Albert, Sask.	18	900
Ouimette, Wm. L.	Colcman, Alta.	7	350
Overtown, Llewellyn.	Victoria, B. C.	7	350
O'Brien, Martin J.	Vernon, B. C.	7	350
Oblate Fathers.	Calgary, Alta.	16	800
Pearson, George.	Standoff, Alta.	18	900
Pope, Mrs. Laura.	Victoria, B. C.	4	200
Parsons, F. V.	Lacombe, Alta.	1	50
Partridge & Mathison.	High River, Alta.	1	50
Pichie & Minon.	Lethbridge, Alta.	7	350
Puffer, Wm.	Lacombe, Alta.	7	350
Philips, W. L.	Strome, Alta.	3	30
Quance, Richard A.	Nakusp, B. C.	7	350
Quinlan, L. H.	Calgary, Alta.	7	350
Ross, Wm. L.	Hamilton, Ont.	6	240
Robins, John L.	St. John, N. B.	10	1,000
Robinson, John T.	Kamloops, B. C.	5	300
Roderigue, P. A. G.		3	150
Rice, Mrs. Margaret B.	Calgary, Alta.	28	1,400
Rice, J. E., in trust.	"	158	7,900
Rice, J. E.	"	100	5,000
Robertson, Robert.	Vancouver, B. C.	25	1,250
Resagh, F. E.	Nanton, Alta.	3	150
Ross, Walker.	Cardston, Alta.	7	350
Roberts, Thomas.	Elko, B. C.	3	150
Reynolds, Frank S.	Vernon, B. C.	7	350
Reece, Geo. S.	Cranbrook, B. C.	3	150
Robertson, J. B.	Staveley, Alta.	3	150
Richardson, C. A.	Calgary, Alta.	7	350
Rice, D. H.	Vancouver, B. C.	25	1,250
Riddell, J. H.	Edmonton, Alta.	7	350
Ruddy, C. P.	Leduc, Alta.	1	10
Sayre, Fred. S.	Richibucto, N. B.	20	1,000
Scott, John A.	Victoria, B. C.	5	300
Speers, Sam A.	Creston, B. C.	3	150

4 GEORGE V., A. 1914

THE ONTARIO FIRE INSURANCE COMPANY—*Concluded.*LIST OF SHAREHOLDERS—*Concluded.*

Name.	Address.	No. of Shares.	Amount paid in cash.
			\$
Small, J. H.	Vancouver, B.C.	12	800
Shafft, W. N.	South Butler, N.Y.	3	190
Sturrett, Miss G.	Calgary, Alta.	7	350
Smith, Jos W.	Vegreville, Alta.	3	200
Stidston, R. L.	Winnipeg, Man.	3	150
Schooley, F. H.	Acme, Alta.	1	50
Scott, Anna L.	Edmonton, Alta.	3	150
Smith, Thos. K.	Armstrong, B. C.	7	430
Snell, A. E.	Calgary, Alta.	7	350
Stettler, Carl.	Castor, Alta.	3	150
Skinner, Geo.	Stettler, Alta.	3	150
Shortt, Rev. J. M.	Innisfail, Alta.	7	350
Spencer, Mark.	Cardston, Alta.	7	350
Stone, John A.	Revelstoke, B.C.	3	200
Scales, John.	Kamloops, B.C.	1	70
Swales, C.	Irma, Alta.	3	150
Spencer & Stoddart.	Cardston, Alta.	7	350
Smith, Hugh.	Calgary, Alta.	3	200
Steinbrecker, John.	"	6	300
Stanley, Dr. Geo. D.	High River, Alta.	3	150
Smith & Wood.	Taber, Alta.	3	200
Sibbett & Hallett.	Nanton.	7	350
Smith, Emily A.	Yarmouth, N.S.	5	500
Saver Furniture Co.	Saves, Alta.	3	30
Twomey, Denis.	Camrose, Alta.	3	150
Taylor, A. J.	Airdrie, Alta.	7	350
Turner, Wm. E.	Ponoka, Alta.	3	150
Tusia, F. M.	Nanton, Alta.	3	150
Thom, Wm.	"	3	150
Trout, Roy H.	Blackfalds, Alta.	3	150
White, Frank S.	St. John, N.B.	1	100
White & Orr.	Daysland, Alta.	3	150
Whyte, W. G.	Hardisty, Alta.	3	400
Watt, Bertram G.	Wilkie, Sask.	1	50
Witts, Fred V.	Kenora, Ont.	3	150
Walsh, Mrs. Laura.	"	3	150
Wallace, Geo. D.	Wetaskiwin, Alta.	7	350
Waters, D. E.	Winnipeg, Man.	12	600
Walker, Col. Jas.	Calgary, Alta.	16	800
Watson, W. T.	Hosmer, B.C.	7	350
Woolf, Simpson M.	Salt Lake City, U.S.	7	350
Watt, W. C. A., & Oscar.	Innisfail, Alta.	3	150
Warner, Chas. A.	Golden, B.C.	7	350
Warnock, David.	Pincher Creek, Alta.	3	150
Woolf, John W.	Salt Lake City, U.S.A.	7	350
Walton, Mrs. Estelle M.	Melville, Sask.	3	150
Willis & Pryor.	Halifax, N. S.	2	80
Wanning, J.	Cranbrook, B. C.	7	50
Wells, E.C.	Leduc.	1	10
Wheatley, S.G.	Calgary, Alta.	5	250
Young, J. W., & J. A.	Camrose, Alta.	3	150
Young, H. A.	Lacombe, Alta.	3	150
Young, E. C.	"	3	150
Zimmerman, J.	Radisson, Sask.	1	50
Totals.		2,326	\$119,710

SESSIONAL PAPER No. 8

THE PACIFIC COAST FIRE INSURANCE COMPANY.

LIST OF DIRECTORS—(As at Feb. 1, 1914.)

Dr. D. H. Wilson, Pres.; J. W. Horne and W. H. Malkin, Vice-Pres.; R. P. McLennan, J. Rogers, G. J. Teller, M. P. Thompson, Geo. Martin, J. B. Mathers, T. W. Greer, J. Ramsay, D. Spencer, E. H. Crandell.

LIST OF SHAREHOLDERS (As at Dec. 31, 1913).

Name.	Address.	Amount subscribed.	Amount paid in cash.
		\$ cts.	\$ cts.
Althoff, J.	Nelson, B.C.	600 00	600 00
Allen, J. C.	East Burnaby, B.C.	3,000 00	1,280 00
Almour, Joseph.		700 00	700 00
Armstrong, Angus.	Ashcroft, B.C.	900 00	900 00
Abbott, Edward J.	Mission City, B.C.	2,000 00	1,760 00
Adams, Mary, Miss.	Dartmouth, N.S.	2,500 00	2,200 00
Anderson, Andrew.	Victoria, B.C.	800 00	800 00
Archibald, P. S.	Moncton, N.B.	1,400 00	1,204 00
Ashton, Eliza.	New Westminster, B.C.	500 00	380 00
Amsonson, L. S., estate.	Philadelphia, Pa.	5,000 00	2,150 00
Argue, W. P.	Vancouver, B.C.	10,000 00	1,050 00
Allen, Wm. G.	"	1,000 00	400 00
Barr, M. J.	"	2,000 00	1,100 00
Blake, L. E.	"	500 00	500 00
Bunce, Jno.	"	3,500 00	3,500 00
Begg, Wm. A.	Medicine Hat, Alta.	1,000 00	750 00
Blackstock, M.	Victoria, B.C.	1,600 00	1,600 00
Baker, Ella A.	Winnipeg, Man.	1,500 00	1,500 00
Bilodeau, P. O.	New Westminster, B.C.	2,000 00	2,000 00
Boulding, Geo. T.	Victoria, B.C.	500 00	500 00
Ballam, R. G.	Chilliwack, B.C.	500 00	500 00
Boyce, B. F.	Kelowna, B.C.	1,600 00	1,376 00
Bailey, A. M.	Brandon, Man.	1,500 00	1,380 00
Banning, Claude P.	Winnipeg, Man.	500 00	500 00
Bone, Wm. H.	Victoria, B.C.	1,000 00	860 00
Brown, Thomas.	Halifax, N.S.	1,000 00	1,000 00
Brown, F. T.	Vancouver, B.C.	1,000 00	1,000 00
Bowman, Arthur and Edith.	Nanaimo, B.C.	300 00	300 00
Barron, E. A. F., Miss.	Victoria, B.C.	500 00	500 00
Balcom, E. M., Mrs.	Dartmouth, N.S.	200 00	200 00
Brown, Geo. B.	Nanaimo, B.C.	1,000 00	1,000 00
Bartlett, Margt. J.	Victoria, B.C.	5,000 00	5,000 00
Brubaker, A. J.	"	1,000 00	320 00
Bulyen, Geo. H. V.	Edmonton, Alta.	20,000 00	2,100 00
Baxter, Samuel.	Victoria, B.C.	500 00	250 00
Beattie, Wm.	"	500 00	200 00
Bone, F. S.	"	1,000 00	860 00
Bridgman, A. W.	"	1,000 00	400 00
Cran, J.	Duncan, B.C.	2,000 00	2,000 00
Curtis, D. S.	New Westminster, B.C.	2,000 00	2,000 00
Crosby, Thos.	Vancouver, B.C.	2,000 00	2,000 00
Collins, A. M., Mrs.	Edmonds, B.C.	1,000 00	1,000 00
Cross, Geo. B.	Sapperton, B.C.	500 00	500 00
Connell, Kenah.	Victoria, B.C.	2,000 00	2,000 00
Carter, W. C.	Sydney, C.B.	400 00	400 00
Cherry, Flora.	Winnipeg, Man.	1,000 00	880 00
Carter, A. E.	Vancouver, B.C.	200 00	200 00
Clemence, S. G.	Victoria, B.C.	800 00	716 00
Chadwick, S.	Vancouver, B.C.	300 00	300 00
Campbell, C. J.	Winnipeg, Man.	5,000 00	1,750 00
Crandell, E. H.	Calgary, Alta.	8,800 00	4,000 00
Clark, G. W.	Victoria, B.C.	6,000 00	4,630 00
Craig, Geo., in trust.	Winnipeg, Man.	500 00	500 00

4 GEORGE V., A. 1914

THE PACIFIC COAST FIRE INSURANCE COMPANY—Continued.

LIST OF SHAREHOLDERS—Continued.

Name.	Address.	Amount subscribed.	Amount paid in cash.
		\$ cts.	\$ cts.
Crathorne, Geo. A.	Dartmouth, N.S.	500 00	500 00
Chittick, Jos.	"	200 00	200 00
Chittick, S. C.	"	400 00	400 00
Carter, Alfred.	"	200 00	200 00
Carter, Robert.	"	200 00	200 00
Carter, Susan, Mrs.	"	400 00	400 00
Creighton, A. H.	"	200 00	200 00
Creighton, Barbara, Mrs.	"	200 00	200 00
Copp, W. H.	Vancouver, B.C.	5,000 00	5,000 00
Campbell, C. H.	Winnipeg, Man.	1,000 00	1,000 00
Craig, R. W.	"	1,000 00	1,000 00
Chittick, S. & Son.	Dartmouth, N.S.	200 00	200 00
Chittick, C. P.	"	200 00	200 00
Corkey, Jno. D.	"	200 00	200 00
Coffey, Eliz., Miss.	Victoria, B.C.	500 00	468 16
Campbell, R. G.	Vancouver, B.C.	500 00	320 00
Colwill, J. R.	Regina, Sask.	500 00	106 00
Cowan, H. J.	Portage la Prairie, Man.	1,000 00	400 00
Carstens, Hugo.	Winnipeg, Man.	5,000 00	1,050 00
Connley, Lizzie.	Vancouver, B.C.	100 00	100 00
Courtney, M. J., Mrs.	Victoria, B.C.	500 00	250 00
Collins, Joseph.	Edmonds, B.C.	500 00	200 00
Dalcy, Edwin.	Victoria, B.C.	1,500 00	1,500 00
Dominey, Wm.	Halifax, N.S.	600 00	600 00
Duke, Thos.	Vancouver, B.C.	500 00	500 00
Duke, R. H., estate.	"	6,100 00	2,585 34
Doyle, J. F.	Nanaimo, B.C.	300 00	300 00
Deans, Geo.	Victoria, B.C.	5,000 00	5,000 00
Deans, J. W.	"	5,000 00	5,000 00
Dingwall, D. R., estate.	Winnipeg, Man.	12,500 00	6,575 00
Downs, Mary.	Halifax, N.S.	100 00	100 00
Dustan, Emily A.	Dartmouth, N.S.	300 00	300 00
Dustan, Ellen B., Miss.	"	100 00	100 00
Dustan, Mrs. A. M.	Bridgetown, N.S.	100 00	100 00
Danaher, Mrs. E. G.	Vancouver, B.C.	800 00	800 00
Dyke, Fred W.	"	10,000 00	2,690 00
Drost, P. G.	"	2,000 00	1,300 00
Douglas & Co.	Winnipeg, Man.	2,500 00	1,325 00
Dyke, Geo. J.	Vancouver, B.C.	500 00	55 00
Dill, Jno. C.	"	10,000 00	1,070 00
Dodson, Frank.	"	1,000 00	107 00
Darke, F. N.	Regina, Sask.	4,000 00	2,000 00
Dresser, W. W.	Vancouver, B.C.	1,000 00	105 00
Douglass, J.	Winnipeg, Man.	2,500 00	1,575 00
Deans, Mrs. Eliz.	Victoria, B.C.	2,000 00	1,400 00
Evans, Geo. W.	Halifax, N.S.	500 00	500 00
Eperson, Vincent.	Nelson, B.C.	500 00	500 00
Edgcombe, Helen G.	St. John, N.B.	800 00	800 00
Elliott, S. R., Mrs.	Kamloops, B.C.	2,000 00	2,000 00
Escott, W. H.	Winnipeg, Man.	1,000 00	500 00
Fawcett, R. C.	Duncan, B.C.	1,000 00	1,000 00
Flack, Thos.	Vancouver, B.C.	10,000 00	10,00 00
Fulton, Wm. H.	"	500 00	500 00
Flynn, Patrick.	Lakemere, B.C.	300 00	300 00
Finch, Lewis.	Victoria, B.C.	2,500 00	2,500 00
Fraser, Grace E.	Halifax, N.S.	500 00	500 00
Funk, Edwin H.	Ruskin, B.C.	1,000 00	700 00
Fletcher Bros.	Victoria, B.C.	5,000 00	1,500 00
Gacts, F. H.	Halifax, N.S.	400 00	470 00
Gaskell, M. J.	Vancouver, B.C.	1,000 00	1,000 00
Gossip, Lucy.	Dartmouth, N.S.	300 00	300 00
Grant, Wm.	Victoria, B.C.	4,000 00	4,000 00
Grant, Helen M.	"	6,000 00	6,000 00
Grant, C. C.	St. Stephen, N.B.	4,000 00	3,760 00
Gardiner, Fredk.	Vancouver, B.C.	1,600 00	1,600 00

SESSIONAL PAPER No. 8

THE PACIFIC COAST FIRE INSURANCE COMPANY—Continued.

LIST OF SHAREHOLDERS—Continued.

Name.	Address.	Amount subscribed.	Amount paid in cash.
		\$ cts.	\$ cts.
Graham, T. W.	Lillooet, B.C.	500 00	500 00
Goodacre, Lawrence	Victoria, B.C.	500 00	500 00
Gardiner, W. F.	Vancouver, B.C.	700 00	504 00
Gillespie, J. A.	"	2,000 00	1,020 00
Griffin, Mrs. M. C.	Dartmouth, N.S.	300 00	300 00
Gossip, M. L.	"	200 00	200 00
Greer, T. W.	Vancouver, B.C.	2,500 00	1,940 00
Grant, J. R.	Winnipeg, Man.	2,000 00	1,500 00
Gore, C. H.	Vancouver, B.C.	1,000 00	100 00
Gillies, B. D.	"	2,000 00	640 00
Green, F. J.	Calgary, Alta.	2,000 00	600 00
Galloway, E. J.	Vancouver, B.C.	500 00	250 00
Gamble, F. C.	Victoria, B.C.	5,000 00	2,250 00
Gibbard, F. E.	Vancouver, B.C.	300 00	33 00
Haggart, T. F.	Tod Inlet, B.C.	1,000 00	750 00
Hume, B. W.	Dartmouth, N.S.	700 00	700 00
Hemps, Anna	Vancouver, B.C.	800 00	688 00
Hughes, Emma	Victoria, B.C.	2,000 00	1,760 00
Hamilton, S. B.	Nanaimo, B.C.	3,000 00	3,000 00
Hart & Co., F. J.	New Westminster, B.C.	700 00	700 00
Huestis, S. F.	Toronto, Ont.	800 00	800 00
Horne, Jno.	Vancouver, B.C.	500 00	500 00
Harvey, Mary	Halifax, N.S.	100 00	100 00
Hanscome, A. R.	Vancouver, B.C.	2,000 00	1,720 00
Hart, E. C.	Victoria, B.C.	3,000 00	2,120 00
Harrison, W. H.	St. John, N.B.	400 00	400 00
Harris & Horton	Halifax, N.S.	300 00	300 00
Hogle, J. H.	Vancouver, B.C.	2,000 00	1,584 00
Horne, J. W.	"	10,000 00	4,960 00
Halliday, May	Halifax, N.S.	2,000 00	1,720 00
Hutchison, J. N.	Winnipeg, Man.	6,000 00	6,000 00
Hendry, A.	"	1,000 00	1,000 00
Heibert, Gerhard	"	1,000 00	860 00
Hodgson, H. H.	Prince Rupert, B.C.	300 00	300 00
Hodgson, Thos	Nanaimo, B.C.	1,000 00	1,000 00
Hanbury, D. W.	Victoria, B.C.	5,000 00	5,000 00
Harriman, Jane	Niagara Falls, Ont.	500 00	500 00
Hall, Agnes E.	Halifax, N.S.	500 00	500 00
Hooper, Thos.	Vancouver, B.C.	5,000 00	530 00
Harrison, J. G.	St. John, N.B.	400 00	296 00
Hortin, W. T. W.	Halifax, N.S.	300 00	216 00
Hall, Lewis	Victoria, B.C.	1,000 00	106 00
Hackett, J. W.	Vancouver, B.C.	1,000 00	500 00
Harriman, Jas.	Niagara Falls, Ont.	1,000 00	600 00
Irving, Mrs. J. M.	Victoria, B.C.	200 00	200 00
Jones, T. D.	Nanaimo, B.C.	500 00	500 00
James, Wm. H.	"	600 00	528 00
Jones, Geo. H.	"	2,000 00	2,000 00
Johns, Samuel	Victoria, B.C.	1,000 00	1,000 00
Johns, Alhion	"	1,000 00	1,000 00
Jensen, Nels G.	Vancouver, B.C.	2,500 00	1,000 00
Ker, W. H.	"	10,000 00	10,000 00
King, C. E.	Victoria, B.C.	500 00	500 00
Knott, H. J.	"	1,000 00	720 00
Keith, J. C.	Vancouver, B.C.	20,000 00	2,000 00
Koenig, Anna	Shawnigan Lake, B.C.	500 00	500 00
Koenig, Harry	"	500 00	500 00
Koenig, Geo.	"	500 00	500 00
Leckie, W. H.	Vancouver, B.C.	10,000 00	10,000 00
Ledingham, G. T.	Victoria, B.C.	1,000 00	860 00
Langlois, Diana	Vancouver, B.C.	1,500 00	900 00
Lamont, J. F.	"	200 00	200 00
Lawson, J. H.	Victoria, B.C.	5,900 00	5,900 00
Leslie, I. G.	Dartmouth, N.S.	1,000 00	1,000 00
Lewis, W.	Courtney, B.C.	2,000 00	1,400 00

4 GEORGE V., A. 1914

THE PACIFIC COAST FIRE INSURANCE COMPANY—Continued.

LIST OF SHAREHOLDERS—Continued.

Name.	Address.	Amount subscribed.	Amount paid in cash.
		\$ cts.	\$ cts.
Laidlaw, A. M., Mrs.	Dartmouth, N.S.	300 00	300 00
Macauley, D. G.	Victoria, B.C.	5,000 00	5,000 00
McBride, R., Sir	"	10,000 00	10,000 00
McNutt, A. J.	Halifax, N.S.	500 00	500 00
McRae, Henry	Nanaimo, B.C.	500 00	500 00
Martindale, Eliz.	Victoria, B.C.	100 00	100 00
Mantle, W. J.	London S. W., England	1,200 00	1,032 00
McDonald, Rosanna	Halifax, N.S.	500 00	500 00
Matheson, Georgina	Victoria, B.C.	500 00	500 00
McKeown, Angus	"	3,000 00	2,400 00
McKie, Jno.	Grand Forks, B.C.	500 00	500 00
Martin, Geo.	Vancouver, B.C.	7,500 00	5,880 00
McLaughlin, Jno.	"	2,000 00	1,880 00
McCourt, Jno.	"	2,600 00	2,235 00
Mathers, J. C.	"	1,000 00	860 00
Mathers, J. B.	"	5,900 00	4,640 00
Malkin, W. H.	"	3,000 00	2,720 00
MacDonald, W. L.	"	1,000 00	880 00
Matheson, Robert	Victoria, B.C.	2,100 00	1,776 00
Marett & Reid	Vancouver, B.C.	1,000 00	1,000 00
Macdonald, T. D.	"	1,000 00	1,000 00
McLennan, R. P.	"	5,000 00	2,480 00
McFadden, Fk. H.	Montreal, P.Q.	400 00	344 00
McCallum, D.	Grand Forks, B.C.	1,500 00	1,500 00
Miller, Isaac	Winnipeg, Man.	500 00	500 00
Munro, Alex. K.	Victoria, B.C.	3,100 00	3,100 00
Munro, A. K., admin.	"	200 00	200 00
Mounce, Ralph	Newport Landing, N.S.	200 00	200 00
Mounce, Lewis A.	Cumberland, B.C.	2,000 00	2,000 00
Murray, Annie	Halifax, N.S.	600 00	600 00
Mosher, F. W.	"	500 00	500 00
Mould, Mrs. J. M.	Vancouver, B.C.	1,600 00	1,376 00
Muddell, Claude	"	1,600 00	1,376 00
Morley, Jno.	Sydney, N.S.	100 00	100 00
Morris, J. W.	Halifax, N.S.	1,000 00	768 00
MacDonald, D. D.	Vancouver, B.C.	100 00	93 63
Maritime Securities Co., Ltd.	Sydney, N.S.	100 00	72 00
Mable, Mrs. L. E.	Victoria, B.C.	400 00	84 00
Murdoch, H. M.	Winnipeg, Man.	3,500 00	370 00
Mould, J. W.	Edmonton, Alta.	1,000 00	500 00
Mulgrew, Jno.	"	200 00	20 00
Milne, Dr. G. L.	Victoria, B.C.	1,000 00	500 00
Mahon, C. E.	Vancouver, B.C.	6,000 00	5,500 00
Morgan, T. C.	"	2,000 00	275 00
Mackazy, Susan E.	Halifax, N.S.	1,000 00	600 00
Maynard, Joseph	Victoria, B.C.	500 00	200 00
Maynard, Catherine	"	500 00	200 00
McNair, J. A.	N. Vancouver, B.C.	10,000 00	1,770 00
McFeely, E. J.	Vancouver, B.C.	10,000 00	3,200 00
McFarlane, J. W.	"	5,000 00	500 00
McLennan, J. K.	Winnipeg, Man.	5,000 00	2,500 00
McIntosh, M. A.	"	5,000 00	2,500 00
McKechnie, Annie	Vancouver, B.C.	500 00	155 00
McGuire, J. D.	Salmon Arm, B.C.	1,000 00	500 00
McNab, Ada	Dartmouth, N.S.	400 00	400 00
Mott, Thos.	"	500 00	500 00
Morash, J. F.	"	200 00	200 00
Morash, Scott	"	400 00	400 00
Morash, J. R.	"	400 00	400 00
Morash, N.	"	400 00	400 00
Morash, J. P.	Northwest Cove, Lunenburg Co., N.S.	1,000 00	1,000 00
Munro, Jane	Halifax, N.S.	500 00	500 00
Mahrer, Herman	Nanaimo, B.C.	4,000 00	4,000 00
Mills, Sam P., estate	Victoria, B.C.	1,000 00	1,000 00

SESSIONAL PAPER No. 8

THE PACIFIC COAST FIRE INSURANCE COMPANY—Continued.

LIST OF SHAREHOLDERS—Continued.

Name.	Address.	Amount subscribed.	Amount paid in cash.
		\$ cts.	\$ cts.
Munro, Mrs. Jane.....	Victoria, B.C.....	600 00	600 00
Munro, Kenneth V.....	Chilliwack, B.C.....	200 00	200 00
Moir, Wm. M.....	Victoria, B.C.....	2,500 00	2,500 00
Macdonald, Mary W.....	Halifax, N.S.....	500 00	500 00
Newbury, J. C.....	Victoria, B.C.....	20,000 00	17,500 00
Norton, Sara L.....	Halifax, N.S.....	600 00	516 00
Newcomb, Sarah.....	Victoria, B.C.....	5,000 00	4,072 00
National Finance Co.....	Vancouver, B.C.....	10,000 00	5,830 00
Odlum, Edward.....	".....	500 00	500 00
Odlum, E. F.....	".....	1,000 00	1,000 00
Parsons, E. J.....	Victoria, B.C.....	2,000 00	2,000 00
Popham, Edwin S.....	Winnipeg, Man.....	3,000 00	3,000 00
Pettit, Geo.....	Victoria, B.C.....	2,000 00	2,000 00
Plaxton, Harold E.....	Winnipeg, Man.....	900 00	900 00
Pinchbeck, Geo.....	Mission Junction, B.C.....	1,200 00	1,180 00
Plaxton, John.....	Winnipeg, Man.....	500 00	500 00
Palmer, E. J.....	Chernaimus, B.C.....	2,000 00	2,000 00
Prudential Inv. Co.....	Vancouver, B.C.....	5,000 00	5,000 00
Paterson, Thos. W.....	Victoria, B.C.....	5,000 00	5,000 00
Preston, Bertha L.....	Nanaimo, B.C.....	500 00	500 00
Peacey, Jno.....	Vancouver, B.C.....	600 00	600 00
Powers, J. E. T.....	Nanaimo, B.C.....	3,500 00	1,360 00
Pauline, F. A.....	Victoria, B.C.....	10,000 00	10,000 00
Patrick, J. A. M.....	Yorkton, Sask.....	1,000 00	300 00
Poole, Ivan R.....	Cascade, B.C.....	2,000 00	1,000 00
Pither, Luke.....	Victoria, B.C.....	10,000 00	3,000 00
Perdue, G. M.....	".....	2,500 00	1,000 00
Robertson, R. J.....	".....	1,000 00	860 00
Ramsay, Jas.....	Vancouver, B.C.....	3,200 00	2,752 00
Renwick, John.....	Nanaimo, B.C.....	1,000 00	1,000 00
Rumble, John, estate.....	Vancouver, B.C.....	5,000 00	5,000 00
Rogers, J. Spencer.....	".....	23,200 00	5,720 00
Rogers, Jonathan.....	".....	10,000 00	10,000 00
Richards, Josiah T.....	Au Sable Forks, N.Y.....	200 00	176 00
Reid, Roberta.....	Victoria, B.C.....	1,400 00	1,400 00
Renwick, Thos.....	Nanaimo, B.C.....	1,000 00	1,000 00
Ross, Geo. H.....	Winnipeg, Man.....	1,000 00	1,000 00
Ross, Emma.....	Dartmouth, N.S.....	100 00	100 00
Russell, J. H. G.....	Winnipeg, Man.....	2,500 00	2,500 00
Rithet, Mrs. Eliz. J.....	Victoria, B.C.....	200 00	200 00
Rithet, Mrs. E. J., committee.....	".....	200 00	200 00
Rankine, Jas.....	Halifax, N.S.....	1,000 00	1,000 00
Rutherford, A. C.....	Stratheona, Alta.....	1,000 00	500 00
Robertson, D.....	Vancouver, B.C.....	1,000 00	500 00
Rodgers, D. C.....	".....	500 00	100 00
Stuart, J. Duff.....	".....	10,000 00	10,000 00
Swayne, Alva C.....	".....	3,500 00	3,500 00
Spencer, David.....	Victoria, B.C.....	20,000 00	11,376 00
Spencer, Christopher.....	Vancouver, B.C.....	1,600 00	1,376 00
Stabler, Albert.....	N. Vancouver, B.C.....	1,000 00	1,000 00
Sanford, I. E.....	Halifax, N.S.....	500 00	500 00
Smith, F. R.....	Victoria, B.C.....	2,000 00	2,000 00
Snider, S. B.....	Vancouver, B.C.....	2,800 00	2,800 00
Skinner, Herbert.....	Nanaimo, B.C.....	1,000 00	1,000 00
Skinner, Herbert and Fanny.....	".....	500 00	500 00
Snider, A. B.....	".....	1,000 00	1,000 00
Shatford, Walter T.....	Penticton, B.C.....	4,000 00	3,440 00
Stoddart, G. A. C.....	Victoria, B.C.....	2,600 00	2,320 00
Stirling, T. W.....	Kelowna, B.C.....	2,000 00	1,720 00
Scott, R. H.....	Winnipeg, Man.....	1,000 00	860 00
Solly, D. A. O.....	Summerland, B.C.....	2,000 00	1,850 00
Solly, H. O.....	".....	2,000 00	2,000 00
Saunders, B. P.....	Halifax, N.S.....	400 00	400 00
Sinfield, C. A. J.....	Ryde, New South Wales.....	500 00	500 00
Swanson, J. A.....	Nanaimo, B.C.....	200 00	200 00

4 GEORGE V., A. 1914

THE PACIFIC COAST FIRE INSURANCE COMPANY—*Concluded.*LIST OF SHAREHOLDERS—*Concluded.*

Name.	Address.	Amount subscribed.	Amount paid in cash.
		\$ cts.	\$ cts.
Slaffner, Annie.....	Halifax, N.S.....	2,800 00	1,724 80
Shaw, Jno.....	Nanaimo, B.C.....	1,100 00	1,100 00
Schmitt, C. A. E.....	Berlin, Ont.....	500 00	500 00
Slater, A. R.....	Superton, B.C.....	300 00	228 00
Skelding, Wilbur.....	Vancouver, B.C.....	500 00	105 00
Seabold, J. A.....	".....	1,000 00	110 00
Stein, W. T.....	".....	1,000 00	300 00
Steele, Fk.....	Winnipeg, Man.....	200 00	42 00
Smith, D. G.....	Victoria, B.C.....	5,000 00	2,500 00
Stoddart, R. W. C.....	".....	1,000 00	400 00
Tremaine, Z., D. L. and C. F.....	Halifax, N.S.....	500 00	500 00
Thomson, Henry B.....	Victoria, B.C.....	10,000 00	10,000 00
Turner, Jno.....	Vancouver, B.C.....	400 00	400 00
Thomson, Jno.....	Victoria, B.C.....	1,000 00	1,000 00
Telfer, Geo. J.....	Vancouver, B.C.....	8,000 00	6,030 00
Thomson, J. A.....	".....	2,000 00	1,720 00
Thomson, M. P.....	".....	2,500 00	2,080 00
Taylor, David and Janet.....	Nanaimo, B.C.....	500 00	500 00
Tobin, A. H.....	Victoria, B.C.....	5,000 00	3,750 00
Thompson, Eliz.....	".....	1,000 00	1,000 00
Thompson, Minnie J.....	Halifax, N.S.....	200 00	200 00
Thomson, Jas. W.....	Vancouver, B.C.....	2,500 00	1,075 00
Taylor, F. G.....	Portage la Prairie, Man.....	5,000 00	2,250 00
Taylor, R. R.....	Victoria, B.C.....	2,000 00	800 00
Van Houten, A. C.....	Nanaimo, B.C.....	3,700 00	3,700 00
Van Houten, A. C. and Mary O.....	".....	2,800 00	2,800 00
Vedder, Eliz. A.....	Sardis, B.C.....	400 00	400 00
Van. Auto and Cycle Co.....	Vancouver, B.C.....	5,000 00	530 00
Wilson, Arthur H.....	Fairville, N.B.....	500 00	500 00
Wilson, Robert S.....	".....	500 00	500 00
Wood, Thos.....	Victoria, B.C.....	6,000 00	4,000 00
Wright, Caroline A.....	Halifax, N.S.....	2,000 00	2,000 00
Watt, W. L.....	Los Angeles, Cal.....	2,000 00	2,000 00
White, Geo. H.....	Sussex, N.B.....	1,200 00	1,200 00
Wells, Jas.....	Vancouver, B.C.....	1,000 00	880 00
Wilson, Dr. D. H.....	".....	7,600 00	7,600 00
Woodland, Harold E.....	Grand Forks, B.C.....	2,000 00	1,860 00
Walker, Thos. D.....	St. John, N.B.....	500 00	500 00
Wasson, H. J.....	Victoria, B.C.....	5,000 00	4,700 00
Wallace, Peter.....	Vancouver, B.C.....	10,000 00	10,000 00
Whitacre, M. F.....	".....	500 00	500 00
Wilson, Wm.....	Victoria, B.C.....	5,000 00	5,000 00
Wilson, Mrs. Mary K.....	".....	200 00	200 00
Waddell, M. M.....	Dartmouth, N.S.....	300 00	300 00
Wilson, Albert E.....	St. John, N.B.....	500 00	477 52
Wyld, M. A.....	Shawnigan Lake, B.C.....	2,500 00	750 00
Wyld, A. E.....	".....	2,500 00	750 00
Wolfson, Leon.....	London, England.....	1,000 00	500 00
Winchester, A. B., Rev.....	Toronto, Ont.....	700 00	420 00
Walker, Andrew.....	Victoria, B.C.....	2,500 00	750 00
York, Martha.....	".....	500 00	500 00
Young, Geo. W.....	Halifax, N.S.....	300 00	300 00
Young, Abram.....	Bridgetown, N.S.....	500 00	500 00
	Totals.....	\$831,600 00	\$ 577,470 45
Less amount received by notes.....			28,029 77
			\$ 549,440 68

SESSIONAL PAPER No. 8

THE PROTECTIVE ASSOCIATION OF CANADA.

LIST OF DIRECTORS—(As at Feb. 18, 1914.)

J. T. Farish, Pres.; Nelson Mitchell, Vice-Pres.; Eugene E. Gleason, W. D. Bradford, Daniel K. Cowley, M.D., C. S. B. Halpin, Geo. H. Sherwood.

LIST OF SHAREHOLDERS—(As at Dec. 31, 1913.)

Name.	Address.	Amount. subscribed.	Amount. paid in cash.
		\$	\$ cts.
Farish, J. T.....	Granby, P.Q.....	9,400	3,760 00
Mitchell, Nelson.....	".....	9,400	3,760 00
Gleason, E. E.....	".....	9,400	3,760 00
Bradford, W. D.....	".....	9,400	3,760 00
Cowley, D. K.....	".....	9,400	3,760 00
Halpin, C. S. B.....	".....	1,900	760 00
Sherwood, G. H.....	Montreal, P.Q.....	1,100	440 00
	Totals.....	\$ 50,000	\$ 20,000 00

QUEBEC FIRE ASSURANCE COMPANY.

LIST OF DIRECTORS—(As at Feb. 24, 1914.)

Victor Chateauvert, Pres.; A. W. Blake, A. E. Blogg, Thos. F. Dobbin, Alex. MacLean, Wm. A. Sims, Colin E. Sword, Alfred Wright, R. Audette.

LIST OF SHAREHOLDERS—(As at Dec. 31, 1913.)

Name.	Address.	Amount. subscribed.	Amount. paid in cash.
		\$	\$
Blake, A. W.....	Winnipeg, Man.....	450	250
Blogg, A. E.....	Toronto.....	450	250
Chateauvert, V.....	Quebec.....	450	250
Audette, R.....	".....	450	250
MacLean, Alex.....	New York, U.S.A.....	450	250
London and Lancashire Fire Insurance Co.....	Liverpool, Eng.....	221,400	123,000
Sims, Wm. A.....	Florence, Italy.....	450	250
Sword, Colin E.....	Quebec.....	450	250
Wright, Alfred.....	Toronto.....	450	250
	Totals.....	\$ 225,000	\$ 125,000

4 GEORGE V., A. 1914

THE RIMOUSKI FIRE INSURANCE COMPANY.

LIST OF DIRECTORS—(As at Mar. 1, 1914.)

A. M. Tessier, Pres.; J. A. Talbot, Vice-Pres.; A. Audet, L. Taché, J. A. Thébérge, R. O. Gilbert.

LIST OF SHAREHOLDERS—(As at Dec. 31, 1913.)

Name.	Address.	Amount. subscribed.	Amount. paid in cash.
		\$	\$ cts.
Audet, A.	Rimouski.	10,000	7,666 66
Audet, Mde A.	"	10,000	7,666 66
Beaudoin, T.	Broughton.	230	153 34
Béique, Mde C. A. D.	Montréal.	20	15 34
Boulay, Dme H.	Sayabec.	20	13 34
Bilodenu, J. O. A.	Ste-Marie.	10	7 67
Brodie, John J.	Toronto.	7,610	5,037 32
Charlud, J. G. T.	Lauzon.	60	46 00
Côté, Samuel.	Rimouski.	10	10 00
Couillard, A.	"	10,000	7,666 66
D'Auteuil, G.	"	160	122 67
Demers, J. F., Succ.	Lévis.	50	33 34
Dionne, C. E. L.	Québec.	740	567 34
Dion, L. A.	Rimouski.	1,000	766 66
Dion, Mde L. A.	"	5,000	3,833 33
Dupéré, Ls., Succ.	Ste-Flavie Sta.	50	38 34
Fiset, J. B. R.	"	30	23 00
Fillion, J. B.	"	5,000	3,833 33
Fiset, H. R.	"	20	15 34
Fournier, P.	Rimouski Wharf.	10	7 67
Gagnon, Mde N.	Rimouski.	20	15 34
Gagnon, I.	"	10	7 67
Genest, J. L. M.	St. Bernard.	20	15 34
Gilbert, R. O.	Rimouski.	500	383 33
Landry, A. C.	Ste-Flavie.	60	46 00
Leboeuf, J. A.	Rimouski.	5,000	3,833 33
Ouellet, J. E.	St. Fabien.	10	7 67
Pouliot, J. N.	Rimouski.	20	15 34
Ratté, Mde L. O.	Methot's Mills.	40	26 67
Roy, Ad.	Ste-Flavie.	10	6 67
Roy, Dame L.	"	40	26 67
Solis, E. H.	St. Hyacinthe.	20	15 33
S.S. St. Rosaire.	Rimouski.	50	38 34
Séminaire.	"	2,000	1,533 33
Taché, Ls.	"	500	383 33
Talbot, J. A.	"	10,000	7,666 66
Talbot, Dlle A.	"	10,000	7,666 66
Talbot, Mde A. C.	"	10,000	7,666 66
Tessier, Hon. A.	"	10,000	7,666 66
Tessier, A.	"	9,500	7,283 33
Tessier, Mde Y. L.	"	10,000	7,666 66
Théberge, J. A.	"	9,500	7,283 33
Théberge, Mde J. A.	"	10,000	7,666 66
Vachon, S.	"	20	13 33
Vachon, S.	"	5,000	3,833 33
Vandandaigne, J.	Montreal.	20	15 34
Vandandaigne, Mde J.	"	20	15 34
Wilgar, J. C.	Toronto.	7,620	5,105 00
Totals.		\$ 150,000	\$ 113,487 32

SESSIONAL PAPER No. 8

THE SOVEREIGN FIRE ASSURANCE COMPANY OF CANADA.

LIST OF DIRECTORS—(As at Feb. 28, 1914.)

Cyrus A. Birge, Pres.; Thos. Baker, Vice-Pres.; A. F. Webster, J. H. Adams, J. D. Montgomery, Jas. Dixon, S. Sereaton, C. H. Enderton, Hon. C. H. Campbell, Jas. Leslie, W. E. Thompson, G. W. Stuart.

LIST OF SHAREHOLDERS—(As at Dec. 31, 1913.)

Name.	Residence.	No. of shares.	Amount subscribed.	Amount paid in cash.
			\$ cts.	\$ cts.
G. A. B. Addy.....	St. John, N.B.....	5	200 00	200 00
J. H. Adams.....	Toronto, Ontario.....	127	5,080 00	5,080 00
F. L. Anstruther.....	Portage la Prairie, Man.....	20	800 00	800 00
John J. Anderson.....	Edmonton, Alta.....	25	1,000 00	1,000 00
Alex F. Angus.....	Regina, Sask.....	25	1,000 00	1,000 00
H. F. Adams.....	Halifax, N.S.....	10	400 00	400 00
A. W. Armitage.....	Minneapolis, Minn.....	2	80 00	80 00
L. B. Archibald.....	Truro, N. S.....	10	400 00	400 00
C. W. Archibald, in trust.....	".....	20	800 00	800 00
W. H. Adams.....	Toronto, Ontario.....	5	200 00	200 00
W. R. Adams.....	".....	5	200 00	200 00
U. A. Buchner.....	London, Ontario.....	28	1,120 00	1,120 00
Cyrus A. Birge.....	Hamilton, Ont.....	214	8,560 00	8,560 00
George Bruce.....	Toronto, Ont.....	5	200 00	200 00
Florence N. Bruce.....	North Bay, Ont.....	5	200 00	200 00
A. G. Browning.....	".....	20	800 00	800 00
John Blanchet.....	".....	5	200 00	200 00
Euelid Bonin.....	Port Arthur, Ont.....	10	400 00	400 00
S. H. Brennagh.....	".....	3	120 00	120 00
Thomas Baker.....	London, Ont.....	53	2,120 00	2,120 00
Wm. S. Beaver.....	Port Arthur, Ont.....	20	800 00	800 00
Joseph Brown.....	Winnipeg, Man.....	90	3,600 00	3,600 00
John Baird.....	".....	100	4,000 00	4,000 00
Edward Brown.....	Portage la Prairie, Man.....	10	400 00	400 00
R. B. Bennett.....	Calgary, Alta.....	25	1,000 00	1,000 00
Richard Bray.....	Victoria, B.C.....	25	1,000 00	1,000 00
J. A. Beauchamp.....	Strathcona, Alta.....	20	800 00	800 00
James Balfour.....	Regina, Sask.....	50	2,000 00	2,000 00
John G. Black.....	".....	25	1,000 00	1,000 00
Jas. E. Barteaux.....	Truro, N.S.....	5	200 00	200 00
Charlotte Birrell.....	".....	32	1,280 00	1,280 00
John B. Bell.....	Chatham, N.B.....	25	1,000 00	1,000 00
J. B. Black.....	Windsor, N.S.....	10	400 00	400 00
J. H. Bars.....	Wolfville, N.S.....	10	400 00	400 00
John W. Baker, in trust.....	Yarmouth, N.S.....	25	1,000 00	1,000 00
Francis G. Burton.....	".....	25	1,000 00	1,000 00
E. C. Bowers.....	Westport, N.S.....	10	400 00	400 00
A. L. Belknap.....	Minneapolis, Minn.....	2	80 00	80 00
Jas. B. Bradford.....	Milwaukee, Wis.....	10	400 00	400 00
Henry H. Bechtel.....	Cincinnati, Ohio.....	50	2,000 00	2,000 00
S. Percy Benjamin.....	Wolfville, N.S.....	16	640 00	640 00
Birge & Webster, in trust.....	Toronto, Ont.....	169	6,760 00	6,760 00
W. H. Crow, estate.....	Welland, Ont.....	10	400 00	400 00
Robt. Cooper.....	".....	10	400 00	400 00
Wm. Clark.....	Dundas, Ont.....	20	800 00	800 00
Jas. A. Crozier.....	Port Arthur, Ont.....	10	400 00	400 00
Harold E. Copp.....	Fort William, Ont.....	10	400 00	400 00
Hon. Colin H. Campbell.....	Winnipeg, Man.....	235	9,400 00	9,400 00
John F. Campbell.....	".....	100	4,000 00	4,000 00
Alexander Cameron.....	Fort William, Ont.....	25	1,000 00	1,000 00
S. B. Cowan.....	Portage la Prairie, Man.....	35	1,400 00	1,400 00
W. J. Cooper.....	".....	50	2,000 00	2,000 00
A. L. Cameron.....	Calgary, Alta.....	25	1,000 00	1,000 00

THE SOVEREIGN FIRE—Continued.

LIST OF SHAREHOLDERS—Continued.

Name.	Residence.	No. of shares.	Amount subscribed.		Amount paid in cash.	
			\$	cts.	\$	cts.
Lindley Crease.....	Victoria, B.C.....	10	400	00	400	00
F. W. Crang.....	Strathecona, Alta.....	25	1,000	00	1,000	00
W. C. Calkins.....	Minneapolis, Minn.....	50	2,000	00		
Mrs. Mary M. Crease.....	Amherst, N.S.....	3	120	00	120	00
Rev. J. W. M. Crawford.....	Wilton Grove, Ont.....	10	400	00	400	00
Geo. G. Crosby, in trust.....	Yarmouth, N.S.....	25	1,000	00	1,000	00
A. F. Cox.....	Truro, N.S.....	3	120	00	120	00
John F. Calhoun.....	Minneapolis, Minn.....	5	200	00	200	00
C. P. Chisholm.....	Halifax, N.S.....	25	1,000	00	1,000	00
Archibald, Currie.....	Souris, P. E. I.....	15	600	00	600	00
E. M. Christian.....	Minneapolis, Minn.....	2	80	00	80	00
Alexander Campbell.....	".....	2	80	00	80	00
John G. Craig.....	".....	25	1,000	00	1,000	00
Chester A. Congdon, in trust.....	Duluth, Minn.....	200	8,000	00	8,000	00
Thos. F. Cole.....	".....	200	8,000	00	8,000	00
Mrs. Gertrude L. Clarke.....	Red Deer, Alta.....	25	1,000	00	1,000	00
Stanley N. Carscallen.....	".....	20	800	00	800	00
Jennie S. Corning.....	Yarmouth, N.S.....	10	400	00	400	00
A. L. Crossin.....	Winnipeg, Man.....	25	1,400	00	1,400	00
Mrs. W. J. Devlin.....	North Bay, Ont.....	5	200	00	200	00
William Dineen.....	Toronto, Ont.....	130	5,200	00	5,200	00
Wm. Dixon.....	Hamilton, Ont.....	10	400	00	400	00
Alfred Dickie.....	Lower Stewiacke, N.S.....	30	1,200	00	1,200	00
A. W. Dwyre.....	Perth, Ont.....	20	800	00	800	00
S. N. Doyle.....	Sudbury, Ont.....	10	400	00	400	00
James Dixon.....	Hamilton, Ont.....	101	4,040	00	4,040	00
Johnson Douglass.....	Winnipeg, Man.....	25	1,000	00	1,000	00
Wm. A. Ducker.....	Bluefields, Nicaragua, C.A.....	25	1,000	00	1,000	00
Lionel Dickinson.....	Victoria, B.C.....	25	1,000	00	1,000	00
James McDouglas.....	Strathecona, Alta.....	25	1,000	00	1,000	00
William Dallas.....	Regina, Sask.....	50	2,000	00	2,000	00
D. R. Dingwall.....	Winnipeg, Man.....	100	4,000	00	4,000	00
M. S. Dickson.....	Great Village, N.S.....	50	2,000	00	2,000	00
Mrs. Harriett DeWol.....	Wolfville, N.S.....	12	480	00	480	00
Donald Darrach.....	Kensington, P. E. I.....	20	800	00		
Anton, V. Dloghy.....	Chicago, Ill.....	10	400	00	400	00
David B. Dewar.....	Hamilton, Ont.....	50	2,000	00	2,000	00
Edwin Dawson.....	Nanton, Alta.....	25	1,000	00	1,000	00
Margaret M. DeBlois and Emily C. McCormick.....	Royal, N.S.....	5	200	00	200	00
E. G. Dixon.....	Hamilton, Ont.....	5	200	00	200	00
John M. Eastwood.....	".....	10	400	00	400	00
C. H. Enderton & Co.....	Winnipeg, Man.....	100	4,000	00	4,000	00
C. H. Enderton.....	".....	100	4,000	00	4,000	00
Foster, F. Eaton.....	Truro, N.S.....	25	1,000	00	1,000	00
Thos. P. Evans.....	Chicago, Ill.....	100	4,000	00	4,000	00
John J. Eklund.....	Duluth, Minn.....	100	4,000	00	4,000	00
Firstbrook, James.....	Toronto, Ont.....	20	800	00	800	00
Fitch, Murray.....	Grimsby, Ont.....	10	400	00	400	00
Ferguson, Daniel.....	Chatham, N.B.....	10	400	00	400	00
Fraser, James W.....	Springhill, N.S.....	20	800	00	800	00
Fraser, Rachel J.....	Springhill, N.S.....	20	800	00	800	00
Foshay, Mrs. Emma J.....	Berwick, N.S.....	30	1,200	00	1,200	00
Fox, Charles J.....	Pubnico Head, N.S.....	25	1,000	00	1,000	00
Freeman, Miss Marian H.....	Milton, N.S.....	40	1,600	00	1,600	00
Freeman, Nelson P.....	Bridgewarer, N.S.....	15	600	00		
Foulke, Wm.....	St. Paul, Minn.....	5	200	00		
Fenn, Samuel.....	London, England.....	10	400	00	400	00
Fisher, John J.....	Port Arthur, Ont.....	2	80	00	80	00
Greene, J. J.....	Hamilton, Ont.....	10	400	00	400	00
Gaetz, H. H.....	Red Deer, Alta.....	25	1,000	00	1,000	00
Green, Jas. D.....	Edmonton, Alta.....	25	1,000	00	1,000	00
Garipey, J. H.....	".....	25	1,000	00	1,000	00
Gregory, John F.....	St. John, N.B.....	50	2,000	00	2,000	00

SESSIONAL PAPER No. 8

THE SOVEREIGN FIRE—Continued.

LIST OF SHAREHOLDERS—Continued.

Name.	Residence.	No. of shares.	Amount subscribed.	Amount paid in cash.
			\$	\$
Gunn, Harriet.....	Yarmouth, N.S.....	5	200	200
Gardner, F. T.....	Liverpool, N.S.....	10	400	400
Gates, Jas. A., in trust.....	Middleton, N.S.....	13	520	520
Gates, Andrew B.....	".....	15	600	600
Hope, G.....	Hamilton, Ont.....	10	400	400
Hope, R. K.....	".....	10	400	400
Hanna, A. E.....	Perth, Ont.....	30	1,200	1,200
Hill, J. K.....	Portage la Prairie, Man.....	20	800	800
Heath, Charles.....	".....	10	400	400
Higginbotham, J. F.....	Brandon, Man.....	50	2,000	2,000
Hull, Wm. R.....	Calgary, Alta.....	100	4,000	4,000
Hall, Jas. B.....	Truro, N.S.....	20	800	800
Heckbert, S. D.....	Chatham, N.B.....	5	200	200
Hill, Mrs. Blanche, in trust.....	Truro, N.S.....	25	1,000	1,000
Harding, Alvin C., in trust.....	Yarmouth, N.S.....	50	2,000	2,000
Hendry, Mrs. Louisa F.....	Milton, N.S.....	5	200	200
Hall, Geo. A.....	Dartmouth, N.S.....	10	400	400
Hunter, W. H.....	Toronto, Ont.....	8	320	320
Hill, Jas. J.....	St. Paul, Minn.....	100	4,000	4,000
Hawkins, E. B.....	Duluth, Minn.....	100	4,000	4,000
Henderson, Mrs. estate.....	St. Catharines, Ont.....	10	400	400
Irvine, Jas. D.....	Portage la Prairie, Man.....	20	800	800
Iverson, C. L.....	Chicago, Ill.....	25	1,000	1,000
Iverson, Ralph W.....	".....	25	1,000	1,000
Iverson, E. A.....	".....	2	80	80
Jackson, C. H.....	Fort William, Ont.....	10	400	400
Johnstone, Mrs. S. L. C. D.....	Portage la Prairie, Man.....	10	400	400
Jackson, Alfred E.....	Edmonton, Alta.....	50	2,000	2,000
Jardine, Walter J.....	Newcastle, N.B.....	5	200	200
Jensen, C. P.....	Maple Plain, Minn.....	5	200	100
Jardine, John.....	Summerside, P.E.I.....	10	400	400
Jarvis, Mrs. Francis M.....	Truro, N.S.....	30	1,200	1,200
King, W. P.....	".....	30	1,200	1,200
Kelley, Thos.....	Winnipeg, Man.....	50	2,000	2,000
Keddy, John, estate.....	Brandon, Man.....	20	800	800
Kent, Wm. J.....	Truro, N.S.....	20	800	800
Kopp, Geo. H.....	Virginia, Minn.....	15	600	600
Kenney, Jas. A.....	Liverpool, N.S.....	25	1,000	1,000
Keys, Geo. C.....	Truro, N.S.....	50	2,000	2,000
King, Edwin D.....	Halifax, N.S.....	50	2,000	2,000
King, Richard M.....	".....	20	800	800
Knight, Chas. S., jr.....	Chicago, Ill.....	20	800	800
Loggie, T. G.....	Fredericton, N.B.....	50	2,000	2,000
Leslie, John.....	Winnipeg, Man.....	304	12,160	12,160
Lundy, John E.....	Portage la Prairie, Man.....	10	400	400
Lca, Thomas.....	Victoria, B.C.....	10	400	400
Lilley, Herbert A.....	".....	50	2,000	2,000
Levy, Henry E.....	".....	25	1,000	1,000
Low, David.....	Regina, Sask.....	100	4,000	4,000
Lewis, G. E. M.....	Truro, N.S.....	50	2,000	2,000
Lewis, John.....	".....	50	2,000	2,000
Lynch, J. P.....	St. John, N.B.....	50	2,000	2,000
Lamy, J. R.....	Amherst, N.S.....	25	1,000	1,000
Lawrence, F. A.....	Truro, N.S.....	40	1,600	408
LeMesurier, G. G.....	Toronto, Ont.....	50	2,000	2,000
Leitch, A. S.....	".....	5	200	200
Middleton, J. T.....	Hamilton, Ont.....	10	400	400
Morgan, Edward.....	Delhi, Ont.....	10	400	400
Mills, W. R.....	Hamilton, Ont.....	20	800	800
Murray & Son, R. L.....	Paris, Ont.....	20	800	800
Madill, A. J.....	Port William, Ont.....	2	80	80
Meek, James.....	Port Arthur, Ont.....	50	2,000	2,000
Mills, Geo. C., estate.....	Winnipeg, Man.....	100	4,000	3,700
Maw, Joseph.....	".....	25	1,000	1,000
Montgomery, S. H. J.....	".....	20	800	800

THE SOVEREIGN FIRE—Continued.

LIST OF SHAREHOLDERS—Continued.

Name.	Residence.	No. of shares.	Amount subscribed.	Amount paid cash.
			\$	\$
Millar, T. & W.	Portage la Prairie, Man.	50	2,000	2,000
MacKay, James	Hamilton, Ont.	5	200	200
Meighen, Arthur	Portage la Prairie, Man.	20	800	800
Michener, E.	Red Deer, Alta.	20	800	800
Macdonald, D. W.	Edmonton, Alta.	50	2,000	2,000
Meerer, John B., estate	Honolulu, Hawaii Is'd.	25	1,000	1,000
Mitchell, C. R.	Medicine Hat, Alta.	10	400	400
Muir, Wm. F.	Montreal, Que.	50	2,000	2,000
MacGregor, J. H.	New Glasgow, N.S.	10	400	400
Miller, Chas. J.	"	25	1,000	1,000
Millar, J. Ross	Amherst, N.S.	25	1,000	1,000
Marquis, A. H.	Chatham, N.B.	10	400	400
MacLachlan, D. P.	"	20	800	800
Murray, R. L.	Springhill, N.S.	10	400	400
MacLean, Hugh A.	Calgary, Alta.	20	800	800
Moore, Elisha D.	Liverpool, N.S.	10	400	400
Marshall, Carman S.	Bridgewater, N.S.	25	1,000	1,000
Mader, Ivaa A., in trust	Halifax, N.S.	25	1,000	1,000
Macdonald, Angus C.	Antigonish, N.S.	10	400	400
Moore, T.	Charlottetown, P.E.I.	10	400	400
Moore, F. S.	"	10	400	400
Morton, Robie, in trust	Middleton, N.S.	5	200	200
MacDonald, Mrs. Annie F.	Pictou, N.S.	20	800	800
MacMillan, Mrs. Anna M.	Seattle, Wash.	30	1,200	1,200
Montgomery, J. D.	Toronto, Ont.	30	1,200	1,200
Miller, Sydney T.	Detroit, Mich.	10	400	400
The Magee-Walton Co., Ltd.	Hamilton, Ont.	10	400	400
McCollum, J. R.	Welland, Ont.	40	1,600	1,600
McNeil, Hugh G.	Oakville, Ont.	10	400	400
McLaren, Hon. Peter	Perth, Ont.	100	4,000	4,000
McEwen, Wm. P.	"	10	400	400
McKim, W. A.	Calgary, Alta.	10	400	400
McIntosh, J. R.	St. John, N.B.	25	1,000	1,000
McRae, D. A.	Winnipeg, Man.	25	1,000	1,000
McLaurin, John	Fort William, Ont.	50	2,000	2,000
McPherson, Alex. N.	Winnipeg, Man.	10	400	400
McKerchar, J. A.	"	25	1,000	1,000
McDiarmid, John	Brandon, Man.	50	2,000	2,000
McKenzie, Jas. A.	Calgary, Alta.	50	2,000	2,000
McDiarmid, Alfred R.	Brandon, Man.	50	2,000	2,000
McMullen, T. G.	Truro, N.S.	100	4,000	4,000
McDonald, John	Chatham, N.B.	13	520	520
McDonald, H. B.	"	12	480	480
McNeely, John J.	"	10	400	400
McLarren, John F.	Lower Ansgyle, N.S.	25	1,000	1,000
McDonald, Jas. M.	Truro, N.S.	10	400	400
McCurdy, E. A. (Rev.)	Halifax, N.S.	10	400	400
McLean & McKinnon	Charlottetown, P.E.I.	25	1,000	1,000
McKenzie, John T.	"	100	4,000	4,000
McLaughlin, Chas. E.	Annapolis, N.S.	10	400	400
McCahill, James, estate	Duluth, Minn.	700	28,000	28,000
McLean, Angus	Detroit, Mich.	30	1,200	1,200
Newbury, J. C.	Victoria, B.C.	50	2,000	2,000
Ogilvie, A. I.	Woodstock, Ont.	5	200	200
Ogletree, Archibald	Portage la Prairie, Man.	25	1,000	1,000
Oakes, Joshua	Bridgewater, N.S.	10	400	400
Osler, Hammond & Nanton	Winnipeg, Man.	10	400	400
Pearn, Wm. H.	Bowmanville, Ont.	10	400	400
Porter, E. Gus	Belleville, Ont.	30	1,200	1,200
Phinn, W. E.	Welland, Ont.	50	2,000	2,000
Peters, Albert C.	London, Ont.	20	800	800
Purvis, David	North Bay, Ont.	20	800	800
Parker, Godfrey	Toronto, Ont.	50	2,000	2,000
Pooley, Chas. E.	Victoria, B.C.	100	4,000	4,000

SESSIONAL PAPER No. 8

THE SOVEREIGN FIRE ASSURANCE COMPANY OF CANADA—Continued.

LIST OF SHAREHOLDERS—Continued.

Name.	Residence.	No. of shares.	Amount subscribed.	Amount paid in cash.
			\$	\$
Mary M. Price.....	Vancouver Island, B.C. (Duncan's P.O.).....	10	400	400
Pimbury, Augustine.....	Vancouver Island, B.C. (Duncan's P.O.).....	10	400	400
Pearce, Wm.....	Calgary, Alta.....	25	1,000	1,000
Pearce, Mrs. M. A.....	".....	25	1,000	1,000
Payne, W. E.....	Red Deer, Alta.....	10	400	400
Phillips, H. O.....	".....	10	400	400
Phillips, Wm.....	".....	10	400	400
Peeverett, J. R.....	Regina, Sask.....	50	2,000	.....
Purdon, Robt.....	Brandon, Man.....	50	2,000	2,000
Proulx, Emile J.....	Cloquet, Minn.....	10	400	400
Pyke, John G.....	Liverpool, N.S.....	5	200	200
Paton, Vincent J.....	Bridgewater, N.S.....	20	800	200
Powers, John.....	Chicago, Ill.....	100	4,000	4,000
Peters, Louis A.....	Detroit, Mich.....	25	1,000	1,000
Ross, George.....	Welland, Ont.....	10	400	400
Ramsden, J. A.....	Fort Colborne, Ont.....	5	200	200
Robertson, Jas F.....	Fort William, Ont.....	5	200	200
Richardson, Wm., in trust.....	Portage la Prairie, Man.....	25	1,000	1,000
Robertson, Wm.....	Calgary, Alta.....	50	2,000	2,000
Riley, Wm. J.....	".....	25	1,000	1,000
Rogers, J.....	Vancouver, B.C.....	100	4,000	4,000
Rutherford, A. C.....	Strathcona, Alta.....	50	2,000	2,000
Rugg, Arthur B.....	Minneapolis, Minn.....	40	1,600	1,600
Randall, E. A.....	Truro, N. S.....	20	800	800
Robinson, John F., in trust.....	Springhill, N.S.....	5	200	200
Richardson, Wm., in trust.....	Truro, N. S.....	10	400	400
Richardson, Wm.....	".....	10	400	400
Ramsay, Frank F.....	Hazel Hill, N.S.....	20	800	.....
Ramsay, Thos. E., in trust.....	Summerside, P.E.I.....	50	2,000	2,000
Read, Charles.....	Chicago, Ill.....	50	2,000	2,000
Rothrock, J. L., M.D.....	St. Paul, Minn.....	100	4,000	4,000
Stewart, Chas. A.....	Duluth, Minn.....	100	4,000	4,000
Sweet, George.....	Hamilton, Ont.....	10	400	400
Sereaton, Samuel.....	London, Ont.....	60	2,400	2,400
Sanderson, Nimia.....	Byron, P.O., Ont.....	5	200	200
Sanderson, Edward.....	Markham, Ont.....	10	400	400
Somerville, W. G.....	Welland, Ont.....	10	400	400
Smith, Geo. R.....	Londonderry, N. S.....	100	4,000	4,000
Smith, Geo. W.....	North Bay, Ont.....	10	400	400
Smith, A. Hoffman, in trust.....	Sudbury, Ont.....	1	40	40
Smith, Albert L.....	Port Arthur, Ont.....	5	200	200
Snelgrove, A.....	Fort William, Ont.....	5	200	200
Stinson, John C.....	".....	10	400	400
Steeves, R. P.....	Sussex, N.B.....	5	200	200
Scott, Robert R.....	Winnipeg, Man.....	25	1,000	1,000
Sharp, C. W.....	".....	50	2,000	2,000
Simpson, Robert M.....	".....	100	4,000	4,000
Stephens, Henry, in trust.....	Portage la Prairie, Man.....	100	4,000	4,000
Stewart, H. A., estate.....	".....	50	2,000	2,000
Stewart, Donald J.....	High Bluff, Man.....	10	400	400
Schwigler, Wm. J.....	Port Arthur, Ont.....	20	800	800
Smith, Abraham E.....	Victoria, B.C.....	50	2,000	.....
Sheppard, Wm. H.....	Strathcona, Alta.....	40	1,600	1,600
Skinner, T. J. S.....	Calgary, Alta.....	100	4,000	4,000
Simpson, C. H.....	Winnipeg, Man.....	50	2,000	2,000
Sutherland, L. L.....	Minneapolis, Minn.....	5	200	50
Sturdee, E. T.....	St. John, N.B.....	10	400	400
Stuart, Geo. W.....	Truro, N. S.....	50	2,000	2,000
Smith, Chas. R.....	Amherst, N.S.....	50	2,000	2,000
Smith, Charles.....	".....	25	1,000	1,000
Stead, Geoffrey.....	Chatham, N.B.....	10	400	400
Sutherland, Jas. A., M.D.....	Springhill, N.S.....	25	1,000	1,000
Sponagle, John A., in trust.....	Middleton, N. S.....	25	1,000	.....

THE SOVEREIGN FIRE ASSURANCE COMPANY OF CANADA—*Concluded.*LIST OF SHAREHOLDERS—*Concluded.*

Name.	Residence.	No. of shares.	Amount subscribed.	Amount paid in cash.
			\$	\$
Sterns, John G.	Souris, P.E.I.	20	800	800
Sellwood, J.	Duluth, Minn.	100	4,000	4,000
Scotten, Walter.	Detroit, Mich.	10	400	400
Standard Trust Co.	Winnipeg, Man.	50	2,000	2,000
Smallman, Mrs. L. J.	New Glasgow, N.S.	18	720	720
Smallman, Mrs. May E.	Darmouth, N.S.	16	640	640
Sinclair, Mrs. Edith A.	Winnipeg, Man.	40	1,600	1,600
Turnbull, Wm.	London, Ont.	30	1,200	1,200
Tucker, B.	Allanburg, Ont.	50	2,000	2,000
Tegart, Mary.	Toronto, Ont.	5	200	200
Taylor, Geo. E.	Paris, Ont.	10	400	400
Taylor & Scott.	Grand Rapids, Wis.	50	2,000	2,000
Taylor, Wm. J.	Portersville, Cal.	10	400	400
Taylor, Alexander.	Edmonton, Alta.	25	1,000	1,000
Thompson, Earnest W.	Halifax, N.S.	30	1,200	1,200
Thorpe, Samuel S.	Minneapolis, Minn.	100	4,000	4,000
Thomas, David J.	Truro, N.S.	20	800	800
Tyrell, P. H.	Selah, P.O., Wash.	10	400	400
Tingley, J. B.	Wolfville, N.S.	20	800	800
Toombs, J. G., in trust.	Mt. Stewart, P.E.I.	10	400	400
Thomson, James P.	Minneapolis, Minn.	2	80	80
Tucker, Wm.	St. Catharines, Ont.	10	400	400
Tucker, John.	Rocky Rapids, Alta.	10	400	400
Underwood, Thos.	Calgary, Alta.	100	4,000	4,000
Van Pelt, Mrs. Ellen F.	La Grange, Ill.	10	400	400
Woods, Walter.	Hamilton, Ont.	10	400	400
Webster, A. F.	Toronto, Ont.	157	6,280	6,280
Wallace, Peter, in trust.	Blind River, Ont.	40	1,600	1,600
White, Jas. E.	St. John N.B.	20	800	800
Webster, J. C.	Toronto, Ont.	5	200	200
Weir, Fred W.	Winnipeg, Man.	25	1,000	1,000
Wood, Geo. D., estate.	"	100	4,000	4,000
Weldon, Frank E.	"	20	800	800
Wood, Daniel D.	"	100	4,000	4,000
Wishart, Wm.	Portage la Prairie, Man.	50	2,000	2,000
Walker, James.	Calgary, Alta.	100	4,000	4,000
Williams, L. R.	Annandale, Minn.	60	2,400	2,400
Weldon, W. L. T.	Chatham, N.B.	10	400	-
Wing, Roscoe H.	"	50	2,000	2,000
Weldon, Jennie G.	"	5	200	-
Wilson, Rev. Wm. C.	Springhill Mines, N.S.	25	1,000	1,000
West, Wm. F.	Liverpool, N.S.	50	2,000	2,000
Wile, A. L.	Bridgewater, N.S.	5	200	50
Weeks, Wm. A.	Charlottetown, P.E.I.	50	2,000	2,000
Wilson, H. S.	Toronto, Ont.	756	30,240	25,920
Ward, Chas. W.	Chicago, Ill.	50	2,000	-
Wilkinson, Albert.	St. Paul, Minn.	50	2,000	2,000
Wilson, Ethel Mrs.	St. Catharines, Ont.	10	400	400
Weber, Adolph.	Milwaukee, Wis.	50	2,000	2,000
Young & Lorway.	Sydney, N.S.	20	800	800
Yorston, James.	Pictou, N.S.	20	800	800
Yorston, John.	"	20	800	800
Yould, Wm.	Kentville, N.S.	25	1,000	1,000
Young, Robert J.	Chicago, Ill.	50	2,000	2,000
Zacher, C. P.	"	20	800	800
Totals.		13,450	\$ 538,000	\$ 507,388

SESSIONAL PAPER No. 8

THE TITLE AND TRUST COMPANY.

LIST OF DIRECTORS—(As at Feb. 28, 1914.)

E. F. B. Johnston, K.C., Pres.; Hon. W. A. Charlton, Vice-Pres.; W. J. Gage, Noel Marshall, W. K. George
G. H. Hees, J. A. Kammerer, J. B. Tudhope, J. Kohler, W. R. Hobbs, R. Wade, Allan McPherson,
Jno. J. Gibson.

LIST OF SHAREHOLDERS—(As at Dec. 31, 1913.)

Name.	Address.	Amount subscribed.	Amount paid in cash.
		\$ cts.	\$ cts.
E. F. B. Johnston, K.C.	Toronto	16,000 00	9,600 00
W. A. Charlton	"	21,000 00	12,600 00
W. J. Gage	"	16,000 00	9,600 00
Thomas Jenkins	"	16,000 00	9,600 00
James Hardy	"	16,000 00	9,600 00
J. B. Tudhope	Orillia	16,000 00	9,600 00
W. R. Hobbs	Toronto	15,000 00	9,000 00
W. J. Clark	"	6,000 00	2,700 00
Noel Marshall	"	18,000 00	10,800 00
W. K. George	"	6,000 00	6,000 00
Alex. Smith	Ottawa	2,000 00	1,100 00
George H. Hees	Toronto	16,000 00	10,000 00
Jacob Kohler	Cayuga	6,000 00	8,600 00
William Anderson	Ottawa	3,000 00	3,000 00
William Thomson	Orillia	2,000 00	1,200 00
R. Wade	"	15,000 00	9,000 00
Mrs. C. C. Bartlett	"	5,000 00	3,000 00
Allan McPherson	Longford Mills	16,000 00	9,600 00
W. H. Tudhope	Orillia	5,000 00	3,000 00
Estate R. K. Burgess	Toronto	5,000 00	3,000 00
William Ramsay	Bowland, Scotland	5,000 00	3,000 00
John J. Gibson	Toronto	5,000 00	3,000 00
H. W. Aikins	"	1,000 00	600 00
G. T. Somers	"	2,000 00	1,100 00
T. S. Webster	"	1,000 00	1,000 00
Estate J. W. Paterson	Montreal	5,000 00	3,000 00
T. A. Russell	Toronto	500 00	500 00
H. W. Auden	"	500 00	300 00
J. A. Kammerer	"	16,000 00	7,200 00
R. R. Jelly	Regina	2,500 00	1,500 00
Gideon Grant	Toronto	2,500 00	1,250 00
Andrew Dods	"	2,500 00	2,500 00
D. B. Hanna	"	6,000 00	3,600 00
J. M. Prentiss	"	500 00	100 00
Mrs. S. J. Kohler	Cayuga	2,000 00	1,400 00
Totals		\$273,000 00	\$ 165,650 00

THE TRAVELLERS' INDEMNITY CO. OF CANADA.

LIST OF DIRECTORS—(As at Feb. 9, 1914.)

S. C. Dunham, Pres.; Frank F. Parkins, Vice-Pres.; J. L. Way, Wm. McCaw, W. A. Molson, F. W. Evans.

LIST OF SHAREHOLDERS—(As at Dec. 31, 1913.)

Name.	Address.	Amount subscribed.	Amount paid in cash.
		\$ cts.	\$ cts.
Travellers Insurance Company.....	Hartford.....	479,000 00	95,800 00
W. A. Molson.....	Montreal.....	3,000 00	600 00
F. W. Evans.....	".....	3,000 00	600 00
Wm. McCaw.....	".....	3,000 00	600 00
F. F. Parkins.....	".....	3,000 00	600 00
J. L. Way.....	Hartford.....	3,000 00	600 00
J. B. Linger.....	".....	3,000 00	600 00
S. C. Dunham.....	".....	3,000 00	600 00
	Totals.....	\$500,000 00	\$ 100,000 00

SESSIONAL PAPER No. 8

THE WESTERN ASSURANCE COMPANY.

LIST OF DIRECTORS—(As at Feb. 28, 1914.)

W. R. Brock, Pres.; W. B. Meikle, Vice-Pres.; R. Bickerdike, M.P., E. W. Cox, H. C. Cox, D. B. Hanna, J. Hoskin, K.C., L.C.D., Alex. Laird, Z. A. Lash, K.C., L.D., Geo. A. Morrow, A. Myers, F. Nicholls, J. S. Osborne, Col. Sir H. Pellatt, Col. E. R. Wood.

LIST OF HOLDERS OF PREFERENCE STOCK—(As at Dec. 31, 1913.)

Name.	Address.	No. of shares.	Amount subscribed.
			\$ cts.
Anderson, C. E.	Baltimore, Md.	40	800 00
Bickerdike, Robert.	Montreal, Que., Can.	1,250	25,000 00
Brock, W. R.	Toronto, Can.	5,000	100,000 00
Carpenter, Mrs. Alice B.	Wakefield, Mass., U.S.A.	100	2,000 00
Carpenter, Geo. C.	St. Louis, Mo.	100	2,000 00
Cox, Hon. George A.	Toronto, Can.	4,945	98,900 00
Daly, Sir M. B.	Halifax, N.S., Can.	50	1,000 00
Donnelly, W. J.	Baltimore, Md.	60	1,200 00
Frank & Dubois	New York, U.S.A.	250	5,000 00
Gold, James.	"Rosebank" Dunton Green, near Seven Oaks, Kent, England.	37	740 00
Guntrum, L. E.	Cincinnati, Ohio, U.S.A.	40	800 00
Hammond, executor of estate of H. C.	Toronto, Can.	700	14,000 00
Hoskin, John, K.C., LL.D.	"	1,250	25,000 00
Jennett, F. G. & A. St. L. Trigge, in trust.	"	12,500	250,000 00
Lash, Z. A., K.C., LL.D.	"	1,250	25,000 00
Mackenzie, Sir William.	"	5,000	100,000 00
Mann, Sir D. D.	"	5,000	100,000 00
Nicholls, Frederic.	"	750	15,000 00
Osborne, James-Kerr.	"	2,500	50,000 00
Osler, Hammond & Nanton.	Winnipeg, Man.	300	6,000 00
Pearson, F. S.	New York City, U.S.A.	1,250	25,000 00
Perrin, Mrs. Mincy.	"	250	5,000 00
Smith, Davis & Co.	Buffalo, N.Y., U.S.A.	211	4,220 00
Smith, F. J. D.	Newtonbrook, Ont.	40	800 00
Wood, E. R.	Toronto, Can.	7,127	142,540 00
Totals.		50,000	\$1,000,000 00

4 GEORGE V., A. 1914

THE WESTERN ASSURANCE COMPANY—Continued.

LIST OF SHAREHOLDERS—(As at Dec. 31, 1913.)

LIST OF HOLDERS OF COMMON STOCK—(As at Dec. 31, 1913.)

Name.	Address.	No. of shares.	Amount subscribed.
			\$ cts.
Adamson, W. H.	Toronto, Can.	10	200 00
Agar, Miss Florence	"	11	220 00
Alexander, S. C., executors estate Mrs. J. P. Alexander	Birmingham, Eng.	35	700 00
Allan, Mrs. Elsie M.	Toronto, Ont., Can.	100	2,000 00
Allison, Mrs. Mary	Quebec, Can.	20	400 00
Ardagh, Miss Annie B.	Barrie, Ont., Can.	30	600 00
Ardagh, executors estate of H. H.	"	30	600 00
Arkell, F. Henry	Woolaston, England	400	8,000 00
Arnoldi, Mrs. E. Louis	Toronto, Can.	25	500 00
Arnoldi, Mrs. Agnes	"	11	220 00
Arnoldi, Frank, in trust for Miss Harriet Burrows	"	30	600 00
Ayles, Miss Anna	Vancouver, B.C.	12	240 00
Bailey, Mrs. P. L.	Mimico, Ont.	20	400 00
Baillie, James E.	Toronto, Ont., Can.	37	740 00
Bain, Miss Janet	"	50	1,000 00
Bain, Thomas	Dundas, Ont., Can.	50	1,000 00
Bain, Mrs. Helen	"	60	1,200 00
Baines, Mrs. Mary L.	Toronto, Ont., Can.	9	180 00
Baird, executors of estate Hugh N.	"	120	2,400 00
Baker, executors of estate John T.	New York City, U.S.A.	250	5,000 00
Ballantyne, W. L.	London, E. C., Eng.	24	480 00
Barker, Miss Lucy W.	Torrington, Conn., U.S.A.	16	320 00
Barker, Samuel	Hamilton, Ont., Can.	166	3,320 00
Barnet, Mrs. J. G.	Renfrew, Ont., Can.	150	3,000 00
Bassett, Mrs. Annie	Bowmanville, Ont., Can.	25	500 00
Bassett, Mrs. Mary J. C.	"	20	400 00
Bassett, executors of estate Thomas	"	30	600 00
Bate, executors of estate T. B.	St. Catharines, Ont., Can.	100	2,000 00
Bate, W. T.	"	50	1,000 00
Bates, F. W., and C. S. Austria	London, E. C., Eng.	10	200 00
Battersby, executors estate C., exec., A. C. Clark, Sarnia, H. C. P. Battersby.	Port Dover, Ont., Can.	26	520 00
Baxter, Mrs. A. H. C.	Ottawa, Ont.	25	500 00
Baxter, Dighton W.	Bedford Park, Ont.	10	200 00
Baxter, Mrs. Allen M.	"	100	2,000 00
Bean, estate Rev. W. H., executrix-Mary Anna Bean	Yonkers, U.S.A.	36	720 00
Beatty, Mrs. Edith A.	Toronto, Ont.	12	240 00
Beatty, Mrs. Margaretta E.	"	25	500 00
Beemer, Miss Clara	"	14	280 00
Beemer, Miss Kate A.	"	35	700 00
Beemer, Frank, M.D.	Vittoria, Ont.	8	160 00
Beeson, Mrs. Mary W.	Colorado Springs, Colo., U.S.A.	16	320 00
Bell-Irving, J. J.	Hawick, Scotland	400	8,000 00
Bickerdike, Robert, M.P.	Montreal, Que.	1,050	21,000 00
Biggs, Mrs. Gertrude L.	Toronto, Ont.	53	1,060 00
Blaker, Rev. C. R.	Turners Hill, Sussex, Eng.	50	1,000 00
Blaker, E. H.	Northgate, Cheshiester, Sussex, England	200	4,000 00
Blaker, M. S.	Lewes, Sussex, Eng.	20	400 00
Blaker, Reginald	"	12	240 00
Blaker, H. M.	"	4	80 00
Blossom, George W.	Chicago, Ill., U.S.A.	125	2,500 00
Bond, W. George	Guelph, Ont.	20	400 00
Bond, executors estate J. M., executor, D. T. Symons	Toronto, Ont.	38	760 00
Boswell, Mrs. Charlotte	Hamilton, Bermuda	100	2,000 00
Boyd, Ernest B.	New York City, U.S.A.	125	2,500 00
Bryd, John	London, E.C., Eng.	10	200 00
Brock, W. E.	Toronto, Canada	532	10,640 00
Brown, Mrs. Cornelia C.	Owen Sound, Ont.	250	5,000 00
Brown, Edward B., executors of estate Mrs. Diana Betley	Toronto, Can.	75	1,500 00
Brown, Robert S.	"	50	1,000 00

SESSIONAL PAPER No. 8

THE WESTERN ASSURANCE COMPANY—Continued.

LIST OF SHAREHOLDERS—Continued.

Name.	Address.	No. of shares.	Amount subscribed.
			\$ cts.
Bruce, Robert.....	Hatch End, Vinner, Eng	70	1,400 00
Brunton, Mrs. Harriet A.....	Newmarket, Ont.....	50	1,000 00
Burder, R. H. R.....	Hampstead, N.W., Eng.	50	1,000 00
Burder, Mrs. A. F.....	"	2	40 00
Burder, R. H. R., in trust.....	London, Eng.....	34	680 00
Burder, John.....	Barncombe, Sussex, Eng	50	1,000 00
Burns, Miss Jennie S.....	Toronto, Ont.....	100	2,000 00
Cable, Sir Ernest.....	London, England.....	250	5,000 00
Camerson, Mrs. Annie.....	Toronto, Ont.....	40	800 00
Camerson, Mrs. Katharine.....	"	6	120 00
Campbell, executors of estate of D., executors of estate W. J. Campbell.....	Interlaken, N.Y.....	47	940 00
Campbell, Mrs. Elcanor.....	Stonewall, Man.....	25	500 00
Campbell, P. McL.....	Collingwood, Ont.....	20	400 00
Canada Trust Co.....	London, Ont.....	20	400 00
Carey, executors estate Wm., executors F. Roper, Mrs. M. Carey.....	Toronto, Can.....	60	1,200 00
Carylle, Mrs. W. D.....	"	179	3,580 00
Carylle, executrix, estate James.....	"	125	2,500 00
Carmelite Sisters.....	Baltimore, Maryland, U.S.A.....	18	360 00
Carpenter, E. R.....	Collingwood, Ont.....	100	2,000 00
Carpenter, Geo. O.....	St. Louis, U.S.A.....	125	2,500 00
Carpenter, Mrs. Alice B.....	Wakefield, Mass., U.S.A	125	2,500 00
Caruthers, James.....	Montreal, Que.....	500	10,000 00
Cawthra, Mrs. E. J.....	Toronto, Ont.....	50	1,000 00
Cawthra, Mrs. E. J., and W. H. Cawthra, in trust.....	"	110	2,200 00
Cawthra, W. Herbert.....	"	30	600 00
Central Canada Loan & Savings Co., in trust.....	"	2,205	44,100 00
Champion, executors estate Charles, exee Brantford Trust Co.....	Brantford, Ont.....	53	1,060 00
Chester, John George.....	Toronto, Can.....	50	1,000 00
Cheyne, A. D.....	London, Eng.....	80	1,600 00
Chipman, Willis.....	Toronto, Can.....	100	2,000 00
Chute, Misses Eliza and Agnes Chute, in trust.....	"	15	300 00
Clark, Andrew.....	Dundas, Ont.....	100	2,000 00
Clark, James A.....	Greensville, Ont.....	25	500 00
Cockburn, Mrs. Mary E.....	Toronto, Can.....	902	18,040 00
Coffee, J. F.....	"	50	1,000 00
Coles, Ernest.....	Katerham, Surrey, Eng.	100	2,000 00
Cooch, A. C.....	Toronto, Ont.....	82	1,640 00
Cook, executors estate of J. L.....	"	50	1,000 00
Cooke, Trevor E.....	"	40	800 00
Cooper, Alfred.....	London, Eng.....	100	2,000 00
Coulthard, W. W.....	Peterboro, Ont.....	10	200 00
Coutts, James.....	Ufford, Muskoka, Ont.....	50	1,000 00
Cox, Hon. George A.....	Toronto, Ont.....	8,552	171,040 00
Cox, Hon. Geo. A., in trust.....	"	6,412	128,240 00
Cox, E. W.....	"	250	5,000 00
Craig, Rev. Robert J.....	Kingston, Ont.....	4	80 00
Craig, Miss Gertrude R.....	"	2	40 00
Creelman, A. R., K.C.....	Montreal, Que.....	100	2,000 00
Crocker, Sydney.....	Toronto, Ont.....	15	300 00
Crombie, Miss J. Ellice.....	Brondesbury, England..	8	160 00
Crombie, Mrs. Jessie.....	"	14	280 00
Crosbie, C. A.....	Vancouver, B.C.....	25	500 00
Crosely, Geo. R.....	Milwaukee, Wis.....	25	500 00
Crosely, Geo. R., trustee.....	"	50	1,000 00
Crowther, W. C.....	Toronto, Ont.....	40	800 00
Cryderman, J. H.....	Bowmanville, Ont.....	50	1,000 00
Cunningham, executors estate of R., executors, J. Sutherland, and E. Tathan.....	Guelph, Ont.....	222	4,440 00
Currie, Miss Louisa S.....	Onemee, Ont., Can.....	16	320
Dadson, Mrs. Amanda, V.S.....	Paris, Ont., Can.....	100	2,000

THE WESTERN ASSURANCE COMPANY—Continued.

LIST OF SHAREHOLDERS—Continued.

Name.	Address.	No. of shares.	Amount subscribed.
			\$
Dalton, C. C.	Toronto, Can.	575	11,500
Dalton, R. C.	"	5	100
Davidson, executors estate S. F., executors D. C. and N. F. Davidson	Toronto, Can.	37	740
Davey, John	Cleveland, Ohio, U.S.A.	5	100
DeGex, Leonard M.	Ladysmith, B.C.	16	320
Dennis, M. L.	Batavia, N. Y., U.S.A.	50	1,000
Denny, executors estate of John; executors—A. Denny, W. A. Cameron, J. A. Worrell.	Toronto, Can.	100	2,000
Des Voeux, H. J.	London, England.	10	200
Dewar, George T.	Toronto, Can.	5	100
Dewart, Mrs. E.	"	20	400
Dickson, Robert	St. Marys, Ont., Can.	200	4,000
Dight, executors estate of Norris	Thetford, Ont., Can.	20	400
Dingmap, Mrs. A. O.	Toronto, Can.	25	500
Dodds, C. K., and J. Cooper Mason, in trust.	"	1,408	28,160
Donnelly, executors estate of Thos.	Kingston, Ont., Can.	20	400
DuBois, Cornelius	New York, N.Y.	395	7,900
DuBois, Cornelius, D.	"	290	5,800
Duff, Miss Marie E.	Toronto, Can., Ont.	7	140
Duffett, Mrs. Margaret	"	12	240
Duffett, Walter	"	216	4,320
Dundas, executors estate J. R.	"	50	1,000
Dunlop, Miss Mary Mildred	Richmond, Va., U.S.A.	2	40
Dunlop, Robert J.	Glasgow, Scotland	100	2,000
Dunlop, Thomas	"	100	2,000
Dunnet, Mrs. Jessie	Toronto, Ont.	75	1,500
Dupois, Mrs. Annie	Kingston, Ont., Can.	20	400
Egleston, Ann	Ancaster, Ont. Can.	37	740
Elliott, Miss Kate A.	London, Ont.	66	1,200
Emery, Misses Charlotte E. and Harriet M.	Port Burwell, Ont., Can.	25	500
Evans, Mrs. Mary E., executrix estate of E. Evans	London, Ont.	48	960
Ewing, Mrs. Isabella	Rosthern, Sask., Can.	25	500
Farmer, Margaret	Ancaster, Ont., Can.	37	740
Farthing, J. M., in trust	Aylmer, Ont., Can.	10	200
Farwell, W. G., M.D., in trust	New York City	70	1,400
Fauquier, G. E.	Ottawa, Ont., Can.	250	5,000
Featherstonhaugh, Mrs. C. L.	Toronto, Can.	55	1,100
Feehey, Farrel C.	"	10	200
Ferguson, Walter J.	New Orleans, La., U. S.	20	400
Fernie, Mrs. D. M.	Newark-on-Trent, Lon- don, Eng.	40	800
Fernie, W. J.	Newark-on-Trent, Lon- don, Eng.	360	7,200
Feynie, W. K.	Liverpool, Eng.	50	1,000
Ferrier, Miss Annie	Orangeville, Ont.	13	260
Folks, Agnes Ann	Toronto, Ont.	103	2,000
Field, Mrs. Isabel	"	50	1,000
Fitton, Cecil H.	Trustees.	10	200
Fitton, Minnie			
Fitton, Horace W.			
Fitton, H. W.	Brantford, Ont.	8	160
Fitzgerald, William	"	5	100
Forbes, Geo. D.	Unknown.	52	1,040
Forbes, Geo. D. and J. J. Shaw, in trust.	Hespeler, Ont., Can.	52	1,040
Forbes, Geo. D. and J. J. Shaw, in trust.	"	52	1,040
Forbes, Geo. D. and J. J. Shaw, in trust.	"	52	1,040
Forster, J. W. L.	Toronto, Ont.	10	200
Foster, C. C.	"	10	200
Foster, Ethel A. G.	"	13	260
Foster, Harold, W. A.	"	13	260
Fox, G. W.	Liverpool, Eng.	92	1,840
Frank, Emil H.	New York, N.Y.	380	7,600
Frank, George S.	"	60	1,200
Freyseng, Peter	Toronto, Ont.	175	3,500

SESSIONAL PAPER No. 8

THE WESTERN ASSURANCE COMPANY—Continued.

LIST OF SHAREHOLDERS—Continued.

Name.	Address.	No. of shares.	Amount subscribed.
			\$
Frink, H. W.	St. John, N.B., Can.	25	500
Frink, R. W. W.	"	250	5,000
Fullard, R. J. B.	Winnipeg, Can.	5	100
Fulton, executors estate R. R.	Toronto, Ont.	146	2,920
Gamble, Mrs. Matilda	"	57	1,140
Gamsby, Mrs. Rosa A. B.	Oseola, Florida, U.S.A.	96	1,920
Garrett, Mrs. Minnie L.	Kingston, Ont.	25	500
Gash, executors estate of Jane	Toronto, Ont.	50	1,000
Gash, N. B.	"	25	500
Gentles, Mrs. Margaret	Kincardine, Ont.	75	1,500
George, W. H.	Toronto, Ontario	5	100
Gibbs, executors estate of H. M.	Baltimore, Md.	25	500
Gibbs, executors estate Malcolm	Guelph, Ont.	10	200
Gibson, Hon. William	Beamsville, Ont.	412	8,240
Gibson, Mrs. Elizabeth M.	Toronto, Ont.	100	2,000
Gibson, Rev. J.	Thornhill, Ont., Can.	25	500
Gill, Robert	Ottawa, Ont., Can.	20	400
Gilleland, L. J.	Ayton, Ont., Can.	10	200
Gilmor, Miss Alice	Toronto, Ont., or Lake Shore Rd., Mimico, Ont., Can.	5	100
Glover, Mrs. H. B. Q.	Liverpool, Eng.	50	1,000
Goad, executors estate C. E.	Toronto	700	14,000
Goddard, Leonard	London, Eng.	10	200
Gold, James	Dunton Green near Seven Oaks, Kent, Eng.	50	1,120
Gordon, Williams	Unknown	3	60
Gorham, Mrs. Helen D.	Milton, Ont., Can.	12	240
Gould, Isaac J.	Uxbridge, Ont., Can.	125	2,500
Gourlay, Mrs. Lottie E.	Toronto, Can.	50	1,000
Gowans, executors of estate of John	"	150	3,000
Graham, Mrs. Ada	Alabama, U.S.A.	50	1,000
Graham, James	Lindsay, Ont.	125	2,500
Graham, J. F. M.	Glasgow, Scotland	100	2,000
Graham, Sir John H. M.	"	250	5,000
Grant, Miss Aggie G.	Woodville, Ont., Can.	72	1,440
Grasett, Fred LeM., M.D.	Toronto, Ont.	114	2,280
Gray, Wm.	New York, U.S.A.	20	400
Gunn, Miss Tena	Toronto, Ont.	25	500
Guntrum, L. E.	Cincinnati, Ohio	50	1,000
Gzowski, Miss Vear M.	Toronto, Ont.	4	80
Hague, George	Montreal, Que.	25	500
Haining, Joseph	Ridgetown, Ont.	7	140
Hall, Bertha F.	Vancouver, B.C.	20	400
Hamilton, executors estate of James	Warkworth, Ont., Can.	100	2,000
Hammond, Mrs. Isabella	Erindale, Ont., Can.	385	7,720
Hanlin, Mrs. Helen	Fergus, Ont., Can.	15	300
Hanna, D. B.	Toronto, Ont., Can.	250	5,000
Harrington, Mrs. Catherine	"	1	20
Harrington, Fred	"	19	380
Harrington, Miss Kate	"	25	500
Harrington, Joseph	Jerseyville, Ont., Can.	37	740
Harrington, William	Ancaster, Ont., Can.	37	740
Harris, Trust	Brantford, Ont.	50	1,000
Harris, Lloyd	"	340	6,800
Harris, A. B.	Clarkson, Ont.	22	440
Harris, Miss Naomi M.	"	54	1,080
Harris, Mrs. Mary H. S. V.	"	62	1,240
Harvey, Mrs. Joanna L., in trust	Guelph, Ont., Can.	10	200
Harris, Miss Annie L.	Clarkson, Ont. Can.	54	1,080
Harris, Miss Lucy L.	Toronto	61	1,220
Haszard, Horace	Charlottetown, P.E.I.	50	1,000
Heakes, Rev. William	Lewiston, N.Y., U.S.A.	40	800
Heape, Mrs. Barbara	Birkenhead, Eng.	450	9,000
Heffernan, Miss N. C.	Collingwood, Ont. Can.	80	1,600

4 GEORGE V., A. 1914

THE WESTERN ASSURANCE COMPANY—Continued.

LIST OF SHAREHOLDERS—Continued.

Name.	Address.	No. of shares.	Amount subscribed.
			\$
Henderson, John.....	Ottawa, Ont., Can.....	125	2,500
Henry, executors estate of John.....	Toronto.....	20	400
Hepburn, R. R.....	Winnipeg, Man.....	5	100
Hewat, Miss Florence E.....	Halifax, N.S., Can.....	20	400
Heyd, George B.....	Brantford, Ont., Can.....	65	1,300
Hime, W. L. & M. W., in trust.....	Toronto, Ont., Can.....	20	400
Hinde, George J.....	Croydon, Surrey, Eng.....	750	15,000
Hirschberg, Mary.....	St. Louis, Mo., U.S.A.....	63	1,260
Hobson, Mrs. Agnes.....	Guelph, Ont., Can.....	60	1,200
Hobson, Mrs. R. M.....	Toronto, Ont., Can.....	100	2,000
Hobson, J. Henry.....	Redcliffe, Dowlish, Eng.....	200	4,000
Hodgens, W. S., in trust.....	Toronto, Ont., Can.....	439	8,780
Hodgkinson, F. A.....	London, Eng.....	30	600
Hodgins, Frank E., trustees Wm. Thompson.....	Toronto, Can.....	20	600
estate.....	London, Eng.....	15	300
Hogg, Captain J. S.....	Toronto.....	10	200
Holerdt, Mrs. M. S.....	Orillia, Ont., Can.....	5	100
Holerdt, H. S.....	Keewatin, Ont., Can.....	25	500
Hood, John, in trust.....	St. Catharines, Ont.....	63	1,260
Hooper, executrix estate of Charles E.....	London, Eng.....	7	140
Hopkins, George.....	Toronto.....	48	960
Horne, executors estate of George.....	Tilsonburg, Ont., Can.....	14	280
Horne, Miss Mary.....	Leamington, Eng.....	17	340
Hornsby, Harry.....	Toronto, Ont., Can.....	11	220
Hornsby, Mrs. Julia.....	".....	100	2,000
Howe, Etta D.....	".....	150	3,000
Hughes, Mrs. Jerusha D.....	".....	265	5,300
Hunter, J. H.....	".....	103	2,060
Ince, William, trustee.....	Aberdeen, Scotland.....	10	200
Inglis, Miss Annie.....	Toronto, Can.....	20	400
Jacks, Mrs. Henrietta.....	".....	132	2,640
Jacks, executrix estate of Price.....	Simcoe, Ont., Can.....	10	200
Jackson, George J.....	Buffalo, N.Y., U.S.A.....	10	200
Jackson, Alexander H.....	London, Eng.....	20	400
Jackson, Mrs. N. Lane.....	Scarboro, Ont., Can.....	5	100
Jackson, Mrs. Emma E.....	".....	20	400
Jackson, Thompson.....	Liverpool, England.....	25	500
Jager, A. N. R.....	Toronto, Ont., Can.....	47	940
Jarvis, Mrs. Jennie.....	Liverpool, Eng.....	50	1,000
Jager, B. M.....	Toronto, Ont., Can.....	50	1,000
Jonston, executors of estate of James A.....	Unknown.....	75	1,500
Johnston, Miss Sidney M.....	Liverpool, Eng.....	10	200
Jones, Grey.....	Toronto, Ont., Can.....	9	180
Jones, Thomas E.....	".....	3	60
Jones, executor estate of Rev. William.....	Liverpool, Eng.....	20	400
Jones, W. E.....	Toronto, Can.....	55	1,100
Keefer, W. Napier.....	St. Louis, U.S.A.....	62	1,240
Kehoe, Christopher L.....	Toronto, Ont., Can.....	65	1,300
Keith, David S.....	Ottery, St. Marys, Devon- shire, Eng.....	27	540
Kennaway, Miss Gertrude E.....	Ottery, St. Marys, Devon- shire, Eng.....	150	3,000
Kennaway, Rt. Hon. Sir John H.....	San Francisco, Cal.....	1	20
Kennedy, Miss Belle H.....	".....	1	20
Kennedy, Miss Grace M.....	Guelph, Ont., Can.....	32	640
Kennedy, Wm. B., M.D.....	Toronto, Ont., Can.....	2089	41,780
Kenny, J. J., executors estate.....	".....	898	17,960
Kent, Caroline Mrs.....	".....	73	1,460
Kilvert, F. E., agent, and M. C. Hart, ac- count, in trust.....	Quebec, Que., Can.....	20	400
King, Miss Emma.....	Tweed, Ont., Can.....	5	100
Kirkpatrick, Francis Grant.....	Kingston, Ont., Can.....	5	100
Kirkpatrick, Chas. Stafford.....	Montreal, Que. Can.....	5	100
Kirkpatrick, Herbert Rutherford.....	".....	5	100
Kirkpatrick, Henrietta Helen.....	".....	5	100

SESSIONAL PAPER No. 8

THE WESTERN ASSURANCE COMPANY—Continued.

LIST OF SHAREHOLDERS—Continued.

Name.	Address.	No. of shares.	Amount subscribed.
			\$
Kirkpatrick, Annie Kathleen	Saranac Lake, N.Y., U.S.A.	5	100
Kirkpatrick, Mrs. Harriet B.	Kingston, Ont.	41	820
Knight, Edward	Rotterdam, Holland	20	400
Knox, Mrs. Lenora J.	Toronto, Ont., Can.	6	120
Knox, William	"	6	120
Knowles, Miss Mary G.	Albany, New York, U.S.A.	12	240
Knowles, Miss Jane S.	"	12	240
Laird, Alexander	Toronto, Can.	250	5,000
Lamond, Mrs. M.L.A.	Richmond, Surrey, Eng.	50	1,000
Landon, Zebulon	Simcoe, Ont., Can.	500	10,000
Langley, H. George	Toronto, Ont., Can.	35	700
Larkin, executors estate of P.	St. Catharines	100	2,000
Lash-Miller, Mrs. P. C.	Toronto, Ont., Can.	30	600
Latta, James G.	London, Eng.	130	2,600
Law, William	Glasgow, Scotland	72	1,440
Lawrence, executors estate of G. W.	Stratford, Ont., Can.	55	1,100
Lawrence, William	"	50	1,000
Leggatt, Catherine M.	Hamilton, Ont. Can.	50	1,000
Leggatt, John	"	50	1,000
Leggatt, Matthew H.	Vancouver, Can.	50	1,000
Leggatt, William	Montreal, Que.	50	1,000
Lee, Frank, P.	Toronto, Ont., Can.	25	500
Lipscomb, executors of estate of H. J.	"	50	1,000
Little, Rev. James, M.A.	Belfast, Ireland	250	5,000
Little, executors estate of Dr. L. S.; execu- tors, Rosetta Annie Little, Chas. Jas. Col- brooke Little	Bletchingley, Surrey, Eng.	20	400
Locke, J. T.	Toronto, Can.	10	200
Logan, F. G.	"	45	900
Long, Thomas	"	754	15,080
Long, Miss Annie	"	80	1,600
Long, Thomas, in trust	"	100	2,000
Long, F. S.	London, Eng.	2	40
Lyons, Miss Antonia E.	Toronto, Can.	12	240
MacDonald, Miss Alice	Guelph, Ont., Can.	12	240
MacDonald, Mrs. Sarah M.	Toronto, Can.	12	240
MacGillivray, Clara D.	Kingston, Ont., Can.	22	440
MacKay, executors of estate of Geo. S.	Toronto, Can.	32	640
MacLean, Mrs. Carrie C.	London, Ont., Can.	55	1,100
MacMahon, H. P.	Winnipeg, Man.	50	1,000
MacPherson, Miss Katherine L.	Montreal, Can.	12	240
MacPherson, Gilbert G.	Rochester, New York, U.S.A.	50	1,000
Maddison, Mrs. E. A., in trust	Toronto, Can.	11	220
Mahoney, Mrs. M. E.	Oakville, Ont., Can.	5	100
Mann, John Jr.	Glasgow, Scotland	36	720
Mann, Ludovic M.	"	72	1,440
Manning, Mrs. Francis	New York City, U.S.A.	15	300
Manning, executor of estate of Alex.	Toronto, Can.	400	8,000
Mara, Miss Ida M.	Lucan, Ont., Can.	15	300
Marks, executor of estate of Mrs. Emile P.	Deer Park, Toronto	25	500
Marriot, Charles	Toronto, Can.	100	2,000
Martin, Percy	Vancouver, B.C.	5	100
Martin, Thomas, B., trustee	Cayuga, Ont., Can.	40	800
Masson, executors of estate Wm.	Toronto, Can.	122	2,440
Maughan, executors estate of N.	"	50	1,000
Meikle, W. B.	"	339	6,780
Merrill, A. D.	Tillsonburg, Ont., Can.	25	500
Merrill, L.	"	25	500
Metcalf, Mrs. Emma	Brimsby, Ont., Can.	35	700
Miles, Rev. J.	London, England	2	40
Miles, Mrs. Martha P.	Toronto, Can.	31	620
Milford, George	Owen Sound, Ont., Can.	200	4,000
Miller, Mrs. Elizabeth A.	Toronto, Can.	16	320
Miller, executors, estate R. S.	Unknown	8	160

4 GEORGE V., A. 1914

THE WESTERN ASSURANCE COMPANY—Continued.

LIST OF SHAREHOLDERS—Continued.

Name.	Address.	No. of Shares.	Amount subscribed.
			\$
Mills, Jesse S.	Toronto, Can.	10	200
Mitchell, Miss Bessie I. A.			
R. H. Alastair, in trust.	Toronto, Can.	40	800
Minty, Gilbert.	"	5	100
Moore, executors of estate of A. J.	Goderich, Ont., Can.	10	200
Moran, William S.	Winnipeg, Man.	50	1,000
Morgan, Miss M. Hope.	Toronto, Can.	4	80
Morgan, Miss F.	"	4	80
Morren, E. W. S.	"	5	100
Morrison, executrix, estate of Angus.	"	25	500
Morrow, George A.	"	350	7,000
Morrow, W. G.	Peterboro, Ont., Can.	219	4,380
Manro, Alexander.	Toronto, Can.	2	40
Murray, executrix of estate Rev. J.	Grimsby, Ont., Can.	20	400
Murray, George.	Toronto, Can.	684	13,680
Myers, Augustus.	"	796	15,920
McAllen, George H.	Montreal, Can.	25	500
McAllum, W. R.	London, England.	10	200
McCabe, J.	Caleutta, India.	55	1,100
McCalla, Mrs. W. J., in trust.	St. Catharines, Ont., Can.	2	40
McCaig, Mrs. Matilda M.	Belleville, Ont., Can.	100	2,000
McCormack, E. U.	Toronto, Can.	20	400
McDonald, Mrs. Mary J.	New York City, U.S.A.	10	200
McEwen, John.	Unknown.	15	300
McFiggins, Arthur J.	Fenella, Ont., Can.	50	1,000
McGachen, Mrs. Gertrude.	Orillia, Ont., Can.	5	100
McGill, executors of estate Wm.	Toronto, Can.	25	500
McGill, executors of estate of Margaret.	"	15	300
McGee, Elizabeth.	Ottawa, Ont., Can.	80	1,600
McGee, Mrs. Annie.	Toronto, Can.	80	1,600
McGillivray, Mrs. Helen.	Whitby, Ont. Can.	62	1,240
McIntosh, James I.	uelph, Ont. Can.	12	240
McIntyre, R. L.	Toronto, Can.	10	200
McKead, John.	Liverpool, England.	20	400
McKeown, Miss Christina I.	Orangeville, Ont. Can.	13	260
McLaren, Henry E.	Hamilton, Can.	14	280
McLaren, Arch K.	"	14	280
McLaren, George H. Dr.	Toronto, Can.	14	280
McLaren, Richard.	Hamilton, Ont.	14	280
McLaren, H. E., & R. A. Lucas, for Jean McLaren	"	14	280
McLaren, Frederick, G.	"	16	320
McLaren, W. F.	"	14	280
McLean, E. L.	Toronto, Ont., Can.	5	100
McMurrich, Professor J. P.	"	86	1,720
McMurrich, George.	"	220	4,400
McMurrich, Mrs. Minnie G.	"	40	800
McNamara, Thomas.	Peterboro, Ont., Can.	20	400
McTaggart, Miss Elizabeth.	Toronto, Can.	50	1,000
Naftel, D. J.	Goderich, Ont., Can.	10	200
Nairn, Alexander.	Toronto, Can.	60	1,200
National Trust Co., Ltd. estate H. C. Hammond	"	125	2,500
Neilson, Alexander.	London, Eng.	30	600
Neilson, Hugh.	Toronto, Can.	100	2,000
Nevitt, Mrs. E. E.	"	25	500
Nicholson, E. A.	Lews, Sussex, England.	40	800
Nicholson, Miss Jessie.	"	80	1,600
Nicholson, W. E.	"	80	1,600
Nicolai, Siegfried F.	Josefplatz, Munich.	16	320
Niehaus Charles.	Toronto, Can.	125	2,500
Niven, J.K., in trust.	"	60	1,200
Nordheimer, Samuel, estate of.	"	300	6,000
Northern Life Assurance Co.	London, Ont. Can.	250	5,000
Noxon, Mrs. Georgie E.	Toronto, Can.	25	500
Oakshott, Elizabeth S.	Bidston, Cheshire, Eng.	50	1,000
O'Flynn, F. W., executors estate.	Toronto, Can.	50	1,000

SESSIONAL PAPER No. 8

THE WESTERN ASSURANCE COMPANY—Continued.

LIST OF SHAREHOLDERS—Continued.

Name.	Address.	No. of shares.	Amount. subscribed.
			\$
O'Flynn, H. H.	Toronto, Can.	50	1,000
O'Flynn, Philo W.	Madoc, Ont., Can.	63	1,260
O'Flynn, F. E.	Lelleville, Ont., Can.	62	1,240
Ogden, W. W., in trust.	Toronto, Can.	24	480
Osborne, J. K.	"	355	7,100
Osborne, J. P.	Beamsville, Ont., Can.	5	100
Osler, Hammond & Nanton.	Winnipeg, Man, Can.	375	7,500
Oxnard, George A.	Guelph, Ont. Can.	40	800
Pann, Mrs. E. J.	Los Angeles, Cal.	50	1,000
Parfitt, Albion.	London, Ont. Can.	50	1,000
Parker, Stephen J.	Owen Sound, Ont., Can.	400	8,000
Parlane, W. A.	Collingwood, Ont., Can.	15	3000
Paterson, Thomas.	Toronto, Can.	105	2,100
Paterson, Rev. T. W.	"	84	1,680
Paterson, Mrs. Florence.	"	12	240
Paton, Miss Jane.	"	50	1,000
Paton, John.	"	60	1,200
Paton, Nigel F.	Bombay, India.	30	600
Patton, Jos. C., M.D.	Toronto, Can.	155	3,100
Payne, exec., estate Julian D.	New Orleans, U.S.A.	20	400
Pearson, F. S.	New York City, N. Y.	1,250	25,000
Pellatt, Sir Henry M.	Toronto, Can.	170	3,400
Peine, Louis.	New Hamburg, Ont., Can.	50	1,000
Pepper, Rev. John.	West Toronto, Ont., Can.	15	300
Perrin, Mrs. Mincey.	New York City, U. S. A.	125	2,500
Perry, Miss Elizabeth.	Osgoode Hall, Toronto, Can.	27	540
Peterkin, W. M.	Toronto, Can.	250	5,000
Peters, George.	Peterboro, Ont., Can.	20	400
Phelps, E. S.	Burlington, Iowa, U.S.A.	50	1,000
Pipe, Harvey, surviving trustee.	Amherst, N. S., Can.	25	500
Poland, H. C.	London, England.	20	400
Porter John G.	Toronto, Can.	30	600
Potts, James McC	Stirling, Ont., Can.	10	200
Powell, James H., U.	Kensington, London, Eng.	100	2,000
Price, Miss Lavinia.	Toronto, Ont. Can.	10	200
Pringle, Mrs. Sara J.	"	35	700
Provident Investment Co.	"	32	640
Radley, Mrs. Elizabeth J.	"	50	1,000
Ramsay, William.	Stowe, Scotland.	950	19,000
Rance, Miss Eva Frances.	Blyth, Ont., Can.	3	60
Rennie, James	London, Eng.	20	400
Rance, Mrs. Harriet.	Clinton, Ont., Can.	50	1,000
Richard, Alfred.	Montreal, Que.	10	200
Ridout, Percival F.	London, England.	55	1,100
Robertson, John A.	Toronto, Can.	25	500
Robinson, Mrs. Elizabeth.	"	60	1,200
Robinson, Mrs. Elizabeth, in trust.	"	4	80
Robinson, Thomas B., Sir & Lady Rosa Hannah Robinson.	London, Eng.	100	2,000
Rogers, Dr. J. M.	Ingersoll, Ont., Can.	18	360
Rogers, Mrs Helen S.	Peterboro, Ont., Can.	102	2,040
Rollo, Jennie S.	Chicago, Ill.	53	1,060
Rollo, W. F.	"	56	1,120
Rollo, Evelyn L.	"	53	1,060
Ross, Alexander.	Liverpool, England.	4	80
Ross, Hon. A. M., executor of estate.	Toronto, Can.	50	1,000
Ross, Miss Caroline S.	"	25	500
Ross, Charles G.	Newmarket, Ont.	35	700
Ross, Mrs. Mary S.	"	25	500
Ross, Mrs. E. Phoebe.	Port Hope, Ont.	5	100
Routh, J. H., executors of estate.	Montreal, Que.	20	400
Rowlands, R. F.	Toronto.	10	200
Royal Trust Co.	Montreal, Que.	333	6,660
Rumsey, C. S., executors of estate.	St. Marys, Ont.	10	200
Rumsey, Mrs. M. A. A.	"	10	200

4 GEORGE V., A. 1914

THE WESTERN ASSURANCE COMPANY—Continued.

LIST OF SHAREHOLDERS—Continued.

Name.	Address.	No. of shares.	Amount. subscribed.
			\$
Ruston, Thomas.....	Georgetown, Ont.....	100	2,000
Rutherford, Mrs. M. M. and E. C. Rutherford for Mrs. Pipon.....	Toronto.....	5	100
Ryan, Miss Elizabeth.....	Lucan Ont.....	34	680
Sauer, George.....	Toronto.....	2	40
Saylor, Wesley.....	Trenton, Ont.....	25	500
Schaeffer, H. J., ex. of estate.....	San Francisco, U.S.A.....	50	1,000
Schell, ex. of estate R. J.S.....	Brantford, Ont.....	80	1,600
Schell, H. P.....	New York, U.S.A.....	20	400
Scholfield, W. G.....	West Toronto, Ont.....	10	200
Scott, Charles W.....	Toronto.....	60	1,200
Scott, George F.....	".....	4	80
Scott, J., ex. of estate of.....	".....	100	2,000
Semple, Miss Jennie P.....	".....	35	700
Sewell, Mrs. Winnifred E.....	Hamilton.....	20	400
Sharpe, Miss Clara L.....	San Francisco, U.S.A.....	50	1,000
Sharpe, ex. of estate of George.....	".....	170	3,400
Shaw, Mrs. Isabella T.....	Hamilton.....	33	660
Sherrard, H. A.....	Toronto.....	77	1,540
Sherrard, Mrs. A. L.....	".....	5	100
Shutt, Mrs. Charlotte.....	Ottawa.....	15	300
Sidey, J. Henry.....	Cobourg, Ont.....	20	400
Sinclair, Miss Janet.....	Unknown.....	13	260
Sinclair, J. C., est. of, executors Elizabeth A. Sinclair, Donald G. G. Sinclair.....	Toronto.....	83	1,660
Small, Miss Catharine G.....	Sarnia.....	36	720
Smedley, George F. & Co.....	Toronto.....	10	200
Smith, F. J. D.....	Newtonbrook, Ont.....	210	4,200
Smith, Alexander.....	Toronto, Ont.....	60	1,200
Smith, ex. of estate Dr. Andrew.....	".....	40	800
Smith, D. King, M.D.....	".....	10	200
Smith, Mrs. Mary Ann, ex. of estate.....	".....	270	5,400
Smith, H. B.....	Owen Sound, Ont.....	175	3,500
Smith, Davis & Co.....	Buffalo, U.S.A.....	500	10,000
Smith, W. W.....	Raleigh, N.C., U.S.A.....	75	1,500
Smith, ex. of estate Marshall, J.....	New Orleans, U.S.A.....	20	400
Sonkson, E.....	Berkenham, Kent, Eng.....	224	4,480
Sproule, Miss E. J.....	Springfield-on-credit, O.....	78	1,560
Standish, Ira D., in trust.....	Toronto, Can.....	100	2,000
Stanley, Bernard.....	Lucan, Ont.....	300	6,000
Stanley, Mrs. Hannah E., in trust.....	".....	8	160
Stanley, Mrs. Jennie.....	".....	50	1,000
Stanley, Aljoe E.....	".....	37	740
Stanley, Miss Mary E.....	".....	61	1,220
Stanley, Miss Charlotte, M.....	".....	39	780
Stanley, Albert E.....	".....	30	600
Stanley, Miss M. Lucretia.....	".....	36	720
Stanley, Uriah M.....	Brantford, Ont.....	40	800
Stanway, F. N.....	Toronto.....	5	100
Staples, Mrs. Eliza.....	St. Thomas, Ont.....	8	160
Stayner, Rev. Sutherland.....	Toronto.....	4	80
Stayner, Mrs. Harriet R.....	".....	6	120
Steele, Mrs. Annie E.....	Belleville, Ont.....	3	60
Stevenson, Miss May.....	Ancaster, Ont.....	40	800
Stewart, Miss Ida.....	Woodstock, Ont.....	25	500
Stewart, William.....	Toronto.....	22	440
Stewart, Mrs. Margaret J.....	Campbellford, Ont.....	10	200
Stewart, executors of estate, Robert John Dun- can.....	Toronto, Ont.....	36	720
Stimson, B. A. & Co.....	".....	100	2,000
Stinson, H. E.....	".....	10	200
Stock, William H.....	Liverpool, Eng.....	20	400
Stocking, Charles P.....	Waubashene, Ont.....	200	4,000
Strachan, Miss Mary E. H.....	Toronto.....	206	4,120
Strathy, A. G.....	".....	32	640

SESSIONAL PAPER No. 8

THE WESTERN ASSURANCE COMPANY—Continued.

LIST OF SHAREHOLDERS—Continued.

Name.	Address.	No. of shares.	Amount subscribed.
			\$
Strathy, J. R.	Toronto.	30	600
Strathy, Miss Elizabeth M.	"	30	600
Strathy, G. B.	"	30	600
Strong, Arthur Douglas Dawker.	Galt, Ont.	20	400
Summer, Mrs. Elizabeth.	Beckenham, Kent, Eng.	19	380
Swain, W. J.	Collingwood, Ont.	30	600
Symons, Miss Eliza F.	Toronto.	10	200
Tackaberry, Mrs. Cath. Exec. of estate of.	"	25	500
Talbot, Executors estate Marcus.	Unknown.	5	100
Taylor, Miss Amy E. R.	Toronto.	14	280
Taylor, Miss Mary L.	Toronto.	9	180
Taylor, Exec. estate of Mrs. Elizabeth A. H.	"	3	60
Thomas, Mrs. M. M.	Quebec, Que.	47	940
Thompson, Mrs. Cassie B.	Brampton, Ont.	5	100
Thompson, J. B.	St. Marys, Ont.	15	300
Thompson, executors of estate Robert.	Toronto, Ont.	847	16,940
Thomson, Alexander.	Glasgow, Scotland.	24	480
Thomson, Malcolm.	Montreal, Que.	130	2,600
Thorburn, Miss Mary.	Toronto, Ont.	7	140
Tidswell, Executrix of estate of W. O.	Hamilton, Ont.	100	2,000
Tingle, John.	Wexford, Ont.	13	260
Todd, Thomas.	Toronto, Ont.	200	4,000
Toronto General Trusts Corp., executors of estate of Jane Robertson.	"	50	1,000
Toronto General Trusts Corp., executors of estate of Jane Kirkland.	"	166	3,320
Toronto General Trusts Corp., executors of estate of C. C. Baines.	"	2	40
Torrance, Rev. Robert.	Guelph, Ont.	10	200
Townley, Mrs. W. R.	Chicago, Ill., U.S.A.	24	480
Van der Linde, Harold.	New Jersey.	56	1,120
Van Heynigen, estate A. E.	Mobile, Ala.	100	2,000
Vogel, Philipp and Mrs. Elizabeth.	Brondesbury, N.W. Eng.	38	760
Waddell, John.	Orono, Ont.	25	500
Wade, Mrs. Lillie M.	Brighton, Ont.	17	340
Wadhams, John M.	Goshen, Conn.	18	360
Wadhams, Julia E.	"	16	320
Wadhams, Mrs. Mary P.	"	30	600
Wadhams, Robert P.	"	16	320
Wainwright, C. S.	"	10	200
Walker, Mrs. Clara R.	"	34	680
Walker, Warren J.	"	2	40
Wallace, Mrs. Henrietta.	Toronto, Ont.	20	400
Ward, R. M. Bretherton.	Liverpool, Eng.	50	1,000
Warwick, Guy F.	Toronto, Ont.	300	6,000
Watson, Thomas.	"	150	3,000
Webb, Mrs. Jean.	Los Angeles, Cal.	1,056	21,120
Webster, Alfred F., in trust.	Toronto, Ont.	21	420
Weir, Robert.	"	5	100
White, Miss Alice.	Montreal, Que.	5	100
Whitelaw, Mrs. Sarah.	Fairbank, Ont.	11	220
Wilkes, Alfred J.	Brantford, Ont.	2	40
Williamson, H. W.	Toronto, Ont.	10	200
Wills, Miss Annie.	"	31	620
Wills, Miss Annie, executrix.	"	1	20
Wills, executors of estate Miss Eliza.	"	31	620
Wills, Miss Susan.	"	31	620
Wills, Miss Wilhemina.	"	31	620
Wills, Thomas, estate of; J. F. Wills, exec.	Belleville, Ont.	125	2,500
Wilson, executor of estate of C. S.	Toronto, Ont.	1,100	22,000
Wintle, Cyril & Co.	London, Eng.	30	600
Wood, E. R.	Toronto, Ont.	3,751	75,020
Wood, Mrs. Margaret F.	Nashville, Tenn.	50	1,000
Wood, Hon. S. C.	Toronto, Ont.	100	2,000
Wood, Miss Lucinda J.	Brantford, Ont.	53	1,060

THE WESTERN ASSURANCE COMPANY—*Concluded.*LIST OF SHAREHOLDERS—*Concluded.*

Name.	Address.	No. of shares.	Amount subscribed.
			\$ cts.
Young, Mrs. Margaret.....	Toronto, Ont.....	12	240
Young, J. A., jr.....	".....	13	260
Young, W. E.....	".....	2	40
Zepf, Otto.....	Montreal, Que.....	5	100
	Total common stock.....	75,000	\$ 1,500,000
	Total preferred stock.....	50,000	\$ 1,000,000
	Totals.....	125,000	\$ 2,500,000

APPENDIX B.

GENERAL STATEMENTS

OF

BRITISH AND OTHER COMPANIES

FOR

YEAR ENDING DECEMBER 31, 1913.

(Received after the copy for the Statements of their Canadian business had been sent to the Printer.)

ALLIANCE ASSURANCE COMPANY, LIMITED.

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1913.

FIRE INSURANCE ACCOUNT.

	£	s.	d.		£	s.	d.
Amount of Fire Insurance Fund at the beginning of the Year:				Claims under Policies paid and outstanding.....			
Reserve for unexpired risks.....	£	530,186	0	Commission.....		564,459	12
Additional Reserve.....		1,577,007	0	Expenses of Management.....		169,494	14
Premiums.....				Contributions to Fire Brigades.....		333,330	12
				Transferred to Profit and Loss Account		12,648	8
				(Second Schedule):—			
Interest, Dividends, and Rents.....	£	93,601	15	(a) Underwriting Surplus on the year's			
Less Income Tax thereon.....		4,727	1	Fire Account.....	£	267,695	7
				Less amount added to Reserve for un-			5
				expired risks.....		8,866	0
					£	258,829	7
				(b) Interest, Dividends and Rents, less			5
				Income Tax thereon.....	£	88,874	14
						6	
				Amount of Fire Insurance Fund at the end of			
				the year, as per Third Schedule (Balance			
				sheet) Reserve for unexpired risks, being			
				40 per cent of Premium Income for the			
				year.....	£	539,052	0
				Additional Reserve.....		1,577,007	0
						2,116,059	0
						£ 3,543,696	10
							3

PERSONAL ACCIDENT INSURANCE ACCOUNT.

£	s.	d.
Amount of Personal Accident Insurance Fund at the beginning of the year—		
Reserve for unexpired risks.....	£ 4,195	0 0
Total estimated liability in respect of Outstanding Claims.....	660	0 0
Additional Reserve.....	8,795	15 11
Premiums:		
Interest, Dividends and Rents.....	£ 580	6 6
Less Income Tax thereon.....	29	6 2
Payments under policies, including medical and legal expenses in connection therewith.....		
Commission.....	4,727	8 0
Expenses of Management.....	1,537	18 10
Amount of Personal Accident Insurance Fund at the end of the year, as per Third Schedule (Balance Sheet) Reserve for unexpired risks being 40 per cent of Premium Income for the year.....	£ 4,312	0 0
Total estimated liability in respect of Outstanding Claims as per Fourth Schedule (C), to be deposited with the Board of Trade.....	673	0 0
Additional Reserve.....	11,188	8 11
	16,173	8 11
	£ 24,981	8 2

UNDERWRITERS AT AMERICAN LLOYDS.

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1913.

INCOME.

Total premium income.....	\$ 243,909 07
Received for interest and dividends.....	35,639 96
All other income.....	6,000 00
Total income.....	\$ 285,549 03

DISBURSEMENTS.

Net amount paid for losses.....	\$ 113,563 96
Expenses of adjustment and settlement of losses.....	1,712 62
Paid subscribers for interest or dividends.....	53,762 62
Commissions or brokerage.....	88,519 05
Allowances to local agencies for miscellaneous agency expenses.....	125 00
Inspections and surveys.....	114 99
Salaries, fees and all other charges of officers, directors, trustees and home office employees.....	4,130 00
Underwriters' boards and tariff associations.....	1,010 49
Fire departments, patrol and salvage corps assessments, fees, taxes and expenses.....	2,011 25
State taxes on premiums, Insurance department licenses and fees.....	3,169 86
All other licenses, fees and taxes.....	476 20
All other expenditure.....	34,237 32
Total expenditure.....	\$ 302,863 36

LEDGER ASSETS.

Book value of bonds.....	\$ 863,529 69
Cash in trust companies and in banks.....	59,314 86
Total ledger assets.....	\$ 922,844 55

NON-LEDGER ASSETS.

Interest accrued.....	\$ 7,946 34
Gross assets.....	\$ 930,790 89
Deduct assets not admitted.....	35,047 14
Total admitted assets.....	\$ 895,743 75

LIABILITIES.

Net amount of unpaid losses and claims.....	\$ 5,557 00
Total unearned premiums.....	171,597 09
State, County and Municipal taxes due and accrued.....	5,000 00
Underwriters' deposits.....	108,000 00
Total liabilities, excluding capital stock.....	\$ 290,154 09
Surplus over all liabilities.....	605,589 66
Total liabilities.....	\$ 895,743 75

RISKS AND PREMIUMS (FIRE RISKS).

Amount of policies written or renewed during the year.....	\$59,617,640 00
Premiums thereon.....	338,330 15
Amount of policies terminated during the year.....	55,164,298 00
Premiums thereon.....	298,525 72
Net amount of policies in force at December 31, 1913.....	50,917,407 00
Premiums thereon.....	322,229 62

SESSIONAL PAPER No. 8

THE ATLAS ASSURANCE COMPANY, LIMITED.

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1913.

FIRE DEPARTMENT.

The net premiums were £1,124,296 : 9 : 2, and the losses £531,149 : 9 : 0, being 42·7 per cent of the premiums. The underwriting surplus of the account is £177,639 : 8 : 1, and after adding £16,742 : 9 : 1, to the reserve for unexpired risks, there remains a profit of £160,896 : 19 : 0, which has been carried to Profit and Loss Account. Out of this profit a sum of £82,306 : 3 : 10 has been transferred to the Fire Insurance Fund, making it £1,252,801 : 1 : 0.

PROFIT AND LOSS ACCOUNT.

The Profit and Loss Account shows total profits (with interest) of £223,829 : 6 : 2, and, after paying income tax, on profits, £8,160 : 16 : 8, interest on debenture stock, £3,960 : 3 : 7, there remained a balance of £211,708 : 5 : 11, which has been appropriated as follows:—

To Shareholders' Investment Reserve Fund, to meet depreciation.....	£	40,641	0	0
To Fire Insurance Fund.....		82,306	3	10
To Employers' Liability, Accident and General Insurance Funds.....		5,894	8	9
To Dividend.....		82,866	13	4
	£	211,708	5	11

DIVIDEND.

The directors have declared a dividend for the year 1913 of Eight shillings per share, being 33½ per cent upon the paid-up capital of the company amounting to £88,000 : 0 : 0, less income tax, £5,133 : 6 : 8 net £82,866 : 13 : 4.

Three shillings per share, or £31,075, was paid in October last, and the balance of Five shillings per share will be paid on the 28th instant.

FUNDS.

The funds of the company after payment of dividend will stand as follows:—

Fire Insurance Fund.....	£	1,252,801	1	0
Employers' Liability, Accident and General Insurance Funds.....		52,609	0	5
Sinking Fund and Capital Redemption Fund.....		103,895	10	5
Contingency Fund.....		21,637	2	3
Shareholders' Investment Reserve Fund.....		60,371	0	0
	£	1,491,223	14	1
Life Funds.....		2,280,680	13	3
Total funds of the company.....	£	3,771,904	7	4
Policyholders have the additional security of—				
Paid-up capital.....		264,000	0	0
Uncalled capital.....		1,936,000	0	0
Total security for policyholders.....	£	5,971,904	7	4

THE ATLAS—*Concluded.*

FIRE INSURANCE ACCOUNT.

Amount of Fire Insurance Fund at the beginning of the year—
 Reserve for unexpired risks being 40 per cent of premium income for the year 1912.....
 Additional reserve.....
 Premiums.....
 Interest, dividends and rents.....
Less income tax thereon.....
 Transfer from profit and loss account.....

£	s.	d.
432,976	2	7
720,776	5	6
39,150	5	5
865	18	7

Claims under policies paid and outstanding.....
 Contributions to fire brigades.....
 Commission.....
 Expenses of management.....
 State and municipal taxes (foreign).....
 Transfers to profit and loss account, viz:
Underwriting surplus.....
Less added to reserve for unexpired risks.....
 Interest.....

£	s.	d.
1,153,752	8	1
1,124,290	9	2
38,284	6	10
82,306	3	10

£	s.	d.
531,149	9	0
293,748	15	6
175,563	18	1
14,894	18	6

£	s.	d.
525,486	7	8
5,663	1	4
177,639	8	1
10,742	9	1
160,896	19	0
38,294	0	10

199,181 5 10

Amount of fire insurance fund at the end of the year, as per third schedule.....
 Reserve for unexpired risks being 40 per cent of premium income for the year 1913.....
 Additional reserve.....

£	s.	d.
449,718	11	8
803,082	9	4

1,252,801 1 0

£	s.	d.
2,398,639	7	11

£	s.	d.
2,398,639	7	11

PROFIT AND LOSS ACCOUNT.

Interest, dividends and rents not carried to other accounts.....
Less income tax thereon.....
 Interest, *less* tax, from fire account.....
 Interest from employers' liability, accident and general account.....

£	s.	d.
13,720	12	0
800	7	5
12,920	4	7
38,284	6	10
1,099	15	7

£	s.	d.
52,304	7	0
160,896	19	0
4,794	13	2
5,701	7	0
132	0	0

Income tax on profits for year ending 5th April, 1913.....
 Interest on debenture stock.....
 Transfer to shareholders' investment reserve fund.....
 Transfer to fire insurance fund.....
 Transfer to Employers' liability, accident, and general insurance fund.....
 Interim dividend, *less* tax (1913 account) paid 29th October, 1913.....
 Provision for completion of dividend for the year (1914), *less* tax payable 28th April, 1914.....

£	s.	d.
8,160	16	8
3,960	3	7
40,641	0	0
82,306	3	10
5,894	8	9

£	s.	d.
31,075	0	0
51,791	13	4

82,866 13 4

£	s.	d.
223,829	6	2

£	s.	d.
223,829	6	2

SESSIONAL PAPER No. 8

GENERAL BALANCE SHEET.

LIABILITIES.

Shareholders' capital, £537,500 in 21,500 shares of £25, with £5 paid on each: total amount paid.....	£
Fire insurance fund.....	107,500 0 0
Investment reserve account.....	353,879 0 0
Accident insurance fund.....	11,000 0 0
Employers' Liability insurance fund.....	3,457 17 0
Annuities certain and leasehold redemption fund.....	21,869 1 3
General insurance fund.....	12,555 4 11
Profit and loss account.....	1,589 2 2
Terminable debentures at four and a half per cent.....	114,339 4 9
*Claims admitted or intimated but not paid—	£
Fire insurance.....	696,189 10 1
General insurance.....	40,000 0 0
Due to insurance companies.....	40,873 3 7
*Unclaimed dividends.....	11,734 9 6
*Expenses and commission outstanding—	2,809 5 6
Fire insurance.....	6,200 11 0
Accident insurance.....	6,45 18 0
Employers' liability insurance.....	537 0 0
General insurance.....	51 0 0
Sundry balances due by the company.....	6,824 9 0
*Included in corresponding items in revenue accounts.....	1,869 16 2
£	730,300 13 10

LIFE DEPARTMENT.

Liabilities as per separate balance sheet.....	3,435,228 13 9
£	4,165,529 7 7

ASSETS.

Loans on company's policies within their surrender values.£	120 0 0
Investments—	
Indian and Colonial Government securities.....	9,900 0 0
Indian and Colonial Municipal securities.....	58,197 0 0
Foreign Government securities.....	2,018 0 0
Foreign Municipal securities.....	96,565 0 0
Railway and other debentures and debenture stocks—	
Home and Foreign.....	92,690 0 0
Railway and other preference and guaranteed stocks.....	68,476 0 0
Railway and other ordinary stocks.....	73,782 0 0
Freehold and ground annuities.....	61,820 13 6
House property.....	90,758 9 2
Agents' balances.....	96,457 9 4
*Outstanding premiums.....	55 4 5
*Outstanding interest, dividends, and rents.....	11 2 5
*Interest accrued but not payable.....	4,284 1 4
Cash in hand and on current account.....	33,848 0 0
Office furniture and maps.....	5,257 10 0
Stamps.....	50 4 4
Due by life department.....	34,209 19 4
£	730,300 13 10

LIFE DEPARTMENT.

Assets as per separate balance sheet.....	3,435,228 13 9
£	4,165,529 7 7

THE CALIFORNIA INSURANCE COMPANY.

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1913.

INCOME.

Total premium income.....	\$ 482,561 54
Gross cash received for interest.....	52,658 22
Rents.....	5,621 85
From agents' balances previously charged off.....	58 00
Gross increase by adjustment in book value of bonds and stocks.....	6,075 50
Total income.....	\$ 546,977 11

DISBURSEMENTS.

Net amount paid for losses.....	\$ 290,969 11
Expenses of adjustment and settlement of losses.....	8,312 86
Commissions or brokerage.....	17,254 22
Allowances to local agencies for miscellaneous agency expenses.....	547 98
Salaries, \$18,853.05; and expenses, \$19,542.01, of special and general agents.....	38,395 06
Salaries, fees and all other charges of officers, directors, trustees and home office employees	61,554 06
Rents.....	6,160 80
Underwriters' boards and tariff associations.....	8,077 70
Fire department, fire patrol and salvage corps assessments, fees, taxes and expenses.....	2,823 95
Inspections and surveys.....	3,188 69
Taxes on real estate.....	543 68
State taxes on premiums, Insurance department licenses and fees.....	21,265 24
All other licenses, fees and taxes.....	145 92
Agents' balances charged off.....	748 37
Gross loss on sale or maturity of bonds.....	4,205 00
Gross decrease, by adjustment, in book value of ledger assets.....	13,362 50
Paid stockholders for interest or dividends.....	55,000 00
All other expenditure.....	31,691 43
Total.....	\$ 564,260 57

LEDGER ASSETS.

Book value of real estate.....	\$ 95,000 00
Mortgage loans on real estate, first liens.....	343,000 00
Loans secured by pledge of bonds, stocks or other collateral.....	47,000 00
Book value of bonds and stocks.....	491,323 00
Cash on hand, in trust companies and in banks.....	66,737 54
Agents' balances and bills receivable.....	163,677 69
Other ledger assets.....	53,634 76
Total ledger assets.....	\$ 1,260,372 99

NON-LEDGER ASSETS.

Interest accrued.....	\$ 10,781 56
Gross assets.....	\$ 1,271,154 55
Deduct assets not admitted.....	130,289 20
Total admitted assets.....	\$ 1,140,865 35

LIABILITIES.

Net amount of unpaid losses.....	\$ 21,614 42
Total unearned premiums.....	350,680 89
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued.....	920 65
Taxes due and accrued, estimated.....	17,000 00
Reinsurance premiums.....	154,848 58
All other liabilities.....	4,164 60
Total liabilities except capital stock.....	\$ 549,229 14
Capital paid up in cash.....	400,000 00
Surplus over all liabilities.....	191,636 21
Total liabilities.....	\$ 1,140,865 35

SESSIONAL PAPER No. 8

THE CALIFORNIA INSURANCE COMPANY—*Concluded.*

EXHIBIT OF PREMIUMS.

Amount of fire risks written or renewed during the year.....	\$32,577,399 00
Premiums thereon.....	1,137,849 15
Amount of risks terminated during the year.....	80,388,209 00
Premiums thereon.....	1,090,149 82
Net amount in force at December 31, 1913.....	48,828,296 00
Premiums thereon.....	702,158 62

COMMERCIAL UNION ASSURANCE COMPANY (LIMITED.)
GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1913.

FIRE REVENUE ACCOUNT.

	£	s.	d.		£	s.	d.
Amount of Fire Insurance Fund at the beginning of the year—				Claims paid and outstanding, after deduction of reinsurance—			
Reserve for unexpired risks.....	£	1,295,481	15 3	Commission and Brokerage.....	1,727,946	2 4	
Additional Reserve.....		1,966,468	19 4	Contributions to Fire Brigades.....	514,309	6 0	
Premiums, after deduction of Re-insurances.....				State Charges—Foreign.....	18,431	4 4	
				Expenses of Management.....	56,421	4 2	
					558,587	18 10	
				Bad Debts.....	633,440	7 4	
				Amount to Profit and Loss.....	350,000	0 0	
				Amount of fire insurance fund at the end of the year:—			
				Reserve for unexpired risks, being			
				40 per cent of premium income for			
				the year.....	1,344,133	16 7	
				Additional Reserve.....	2,051,573	14 5	
					3,395,707	11 0	
					£	6,622,284	17 0

COMMERCIAL UNION—*Continued.*

GENERAL BALANCE SHEET.

LIABILITIES.

	£	s.	d.	£	s.	d.	£	s.	d.
Shareholders' Capital—									
Subscribed	£ 2,950,000								
(295,000 shares of £10 each)									
Paid-up.....				295,000	0	0			
Investment Reserve fund.....		231,021	7 4						
Guarantee and Pension Fund.....		174,954	7 11						
Profit and Loss Account.....		291,820	13 7						
Shareholders' Life Profits Account.....		38,461	12 0						
“ Union Life Fund.....		19,354	8 0						
“ Hand-in-Hand Fund.....		80,000	0 0						
				835,612	8	10			
Fire Insurance Fund.....		3,395,707	11 0						
Marine Insurance Fund.....		883,797	9 3						
Accident Insurance Fund.....		201,196	14 7						
Employers' Liability Insurance Fund.....		551,177	10 2						
General Accident Insurance Fund.....		962,437	8 5						
Reinsurance and other funds.....		48,488	3 9						
				6,042,804	17	2			
Leasehold Redemption and Sinking Fund account				264,503	0	11			
“West of England” 4 p.c. terminable debenture stock		282,404	0 0						
“Palatine” 4 p.c. terminable debenture stock		254,932	0 0						
“Union” 4 p.c. terminable debenture stock		570,685	0 0						
“Ocean” 4 p.c. terminable debenture stock		834,577	0 0				1,942,598	0	0
Claims admitted or intimated but not paid, less amounts recoverable under re-insurances:—									
Fire.....		298,744	12 1						
Marine.....		2,875	0 0						
General Accident.....		562,776	17 6				864,396	9	7
Amounts due to other companies for re-insurances and losses.....		490,744	12 9						
Amount due to Life Department pending investment		3,616	10 10						
Perpetual premiums, fire deposits and fees.....		13,950	7 1						
Bills payable.....		28,293	11 1						
Amounts due to agents and others.....		139,303	3 0						
Interest received in advance of due dates.....		2,164	9 11						
Unclaimed dividends and interest, including interest due 1st January, 1914, on “Union” debenture stock.....		13,911	7 5				691,984	2	1
							10,936,903	18	7
Life account, as per balance sheet.....							5,650,889	6	4
West of England life fund, as per balance sheet.....							538,255	13	5
Hand-in-Hand fund, as per balance sheet.....							3,732,116	1	9
Union Life fund, as per balance sheet.....							4,044,087	14	7
							£ 24,902,252	14	8

SESSIONAL PAPER No. 8

COMMERCIAL UNION—*Concluded.*GENERAL BALANCE SHEET—*Concluded.*

ASSETS.

	£	s.	d.	£	s.	d.
Mortgages on property within the United Kingdom.....	131,009	17	3			
Mortgages on property out of the United Kingdom.....	118,677	0	6			
Mortgages on rates raised under Acts of Parliament.....	12,671	19	3			
Loans upon life interests and reversions.....	3,600	0	0			
Loans upon stocks and shares.....	2,243	11	7			
Loans upon personal security.....	403	0	0			
Investments (including those deposited under local laws or by contract in various Colonies and Foreign Countries as security for holders of policies issued there)—						
British Government securities.....	135,651	9	10			
Municipal and county securities, United Kingdom.....	6,237	2	0			
Indian and Colonial Government securities.....	381,187	9	3			
" Provincial securities.....	86,120	14	6			
" Municipal securities.....	384,168	1	8			
Foreign Government securities.....	644,133	17	3			
Foreign Provincial securities.....	28,200	0	0			
Foreign Municipal securities.....	781,546	0	10			
Railway and other debentures and debenture Stocks—Home and Foreign—						
United States railway bonds..... £2,722,148 15 3						
Other investments..... 1,031,105 7 7						
	3,753,254	2	10			
Railway and other preference and guaranteed stocks and shares..	248,560	16	1			
" Ordinary stocks and shares.....	405,104	1	11			
Freehold premises at home and abroad, partly occupied as offices of the company, and partly producing revenue..... £ 1,015,834 3 5						
Lensehold premises at home and abroad, partly occupied as offices of the company and partly producing revenue..... 138,052 3 8						
Freehold ground rents, Feu duties and ground annuals 18,307 5 8						
	1,172,193	12	9			
Branch, agency and other balances.....	1,219,006	5	8			
Amounts due by other companies for re-insurances and losses.....	235,275	4	5			
Contribution of expenses due by "West of England life fund".....	1,137	2	0			
Amount due from "Hand-in-Hand" fund.....	117,156	3	0			
" Union life fund.....	16,960	9	8			
Outstanding premiums:—						
Fire..... £ 113,150 15 4						
Marine..... 76,625 13 11						
Accident..... 15,840 12 3						
	205,617	1	6			
Outstanding interest, dividends and rents.....	10,128	3	8			
Bills receivable.....	65,230	17	6			
Stamps in hand.....	686	2	3			
Cash—On deposit..... £ 169,670 0 4						
In hand and on current account..... 600,973 11 1						
	770,643	11	5			
				10,936,903	18	7
Life Investments and outstanding accounts, as per separate balance sheet.....				5,650,889	6	4
West of England life fund..... " "				538,255	13	5
Hand-in-Hand fund..... " "				3,732,116	1	9
Union life fund..... " "				4,044,087	14	7
				£ 24,902,252	14	8

COMPAGNIE D'ASSURANCES GENERALES CONTRE L'INCENDIE.

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1913.

PROFIT AND LOSS ACCOUNT.

To losses incurred	Fr. 11,816,077 32	Creditor balance profit and loss account, 1912.....	Fr. 371,485 03
Commissions.....	3,727,126 73	Premiums of 1913 <i>less</i> cancellations (inclusive taxes).....	25,076,021 07
General expenses.....	932,266 16	Interest of invested funds.....	1,322,031 27
Salaries of officials.....	984,664 85		
Reinsurers and recourses.....	2,257,590 91		
Increase in reserve for unexpired risks.....	323,000 00		
Taxes—			
Stamp tax.....	Fr. 889,854 15		
Tax on insured amounts at 6 fr. per million.....	132,228 95		
Registration tax.....	1,650,423 54		
Licenses and other taxes.....	105,599 71		
Income tax on securities.....	38,049 90		
Special tax (Law of 31st Jan. 1907).....	266,457 91		
Taxes in foreign states.....	201,877 12		
Underwriting profit	3,283,491 28		
	3,535,402 52		
	Fr. 26,840,140 37		Fr. 26,840,140 37

SESSIONAL PAPER No. 8

BALANCE SHEET.

ASSETS.

French rent, 3 p.c. (government bonds) perpetual	Fr.	7,649,743 29
French rent, 3 p.c. (government bonds) redeemable		1,753,963 45
Railway debenture bonds		20,441,391 13
Sundry securities		5,838,527 10
Building		280,870 39
Cash in Bank of France and bankers		1,657,959 33
Cash on hand		54,716 37
Bills receivable		14,100 00
Sundry debtors' accounts		2,558,566 50

Fr. 40,229,147 56

LIABILITIES.

Capital paid up	Fr.	2,000,000 00
Capitalized reserve		17,105,000 00
Building reserve		280,870 39
Profit reserve		3,900,000 00
Reserve for contingencies		1,000,000 00
Reserve for fluctuation of securities		280,880 75
Premium reserve for unexpired risks		6,589,000 00
Pension fund for company's employees		3,362,665 10
Losses adjusted and not paid		100,858 80
Dividends to be paid to shareholders		1,773,660 00
Reserve fund for charities		149,902 99
Balance of profit and loss account, 1913		757,698 80
Sundry creditors' accounts		2,933,610 63

Fr. 40,229,147 56

GENERAL ACCIDENT FIRE AND LIFE ASSURANCE CORPORATION, LIMITED.

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1913.

FIRE ACCOUNT.

Fund at beginning of year—																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																			
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PROFIT AND LOSS ACCOUNT.

Carried forward from last year.....	£	22,077	11	6		Depreciation, Property and Furniture and Fixtures.....	£	5,010	0	8
Net Interest, Dividends, and Rents, not carried to other		29,774	19	7		Directors, Local Boards and Auditors Fees.....		10,934	16	10
Accounts, less Income Tax.....		61	0	0		Life Department Expenses, in addition to amounts charged to				
Transfer Fees.....		12,235	14	2		Life Accounts.....		4,994	19	7
Carried from Fire Account.....		12,870	19	4		Preference Share Issue Expenses.....		2,016	15	0
Carried from Accident and General Account.....						Provision for Bad Debts.....		10,395	11	6
						Investments written down.....		1,777	16	8
						Loss on Sale of Investments.....		255	16	3
						Carried to Balance Sheet.....		41,684	8	1
					£		£	77,070	4	7

SESSIONAL PAPER No. 8

BALANCE SHEET.

LIABILITIES.

Shareholders Capital—	
Amount subscribed.....	£ 1,150,000 0 0
Amount paid up	
200,000 Ordinary shares of £5 each, £1 5s paid up.....	£ 250,000 0 0
150,000 5% Preference Shares of £1 each, fully paid...	£ 150,000 0 0
Accident and General Insurance Fund.....	£ 400,000 0 0
Fire Insurance Fund.....	850,293 6 5
Life Insurance Fund.....	118,401 12 11
Annuity Fund.....	129,148 9 3
Capital Redemption Assurance Fund.....	8,627 2 2
Reserve for Fire Bonus Policies.....	10,669 13 6
Reserve for Premiums paid in Advance.....	9,478 17 10
Reserve for Profits under Participating Policies in the Accident Department.....	1,507 0 6
Reserve for Investments redeemable at par.....	562 2 11
Reserve for Depreciation of Investments.....	3,006 16 5
Surplus Reserve Fund.....	34,510 9 3
(In addition to £40,000 provided in Fire Account).	50,000 0 0
Profit and Loss Account.....	£ 41,084 8 1
Less Interim Dividend Paid.....	15,391 5 8

Claims under Life Policies admitted, or intimated, but not yet paid.....

Sundry Creditors.....
 Sums due to other Insurance Companies.....
 Funds held in Trusts.....
 Unclaimed Dividends.....
 Capital at call as further Security for Policy Holders.....

£ 1,772,244 14 5

ASSETS.

Mortgages on Property within the United Kingdom.....	£ 21,422 2 8
Mortgages on property out of the United Kingdom.....	26,332 15 6
Loans on Life Policies and other Securities.....	25,729 14 5
Loans on Personal Security.....	20,445 3 9
Deposit with the High Court.....	
£10,500 2½ per cent. Consolidated Stock.....	£ 9,482 13 6
£10,000 India 3½ per cent. Stock (1931).....	10,525 1 0
British Government Securities.....	20,007 14 6
Indian and Colonial Government and Municipal Securities.....	16,055 18 1
Foreign Government and Municipal Securities.....	118,126 17 9
Railway and other Debentures and Debenture Stocks—Home and Foreign.....	347,372 13 1
Railway and other Preference and Guaranteed Stocks.....	325,203 15 0
The Law Fidelity and General Insurance Co., Ltd., 40,000 Cum. Preference Shares of £1 each, 5s paid.....	21,482 10 1
Railway and other Ordinary Stocks.....	10,000 0 0
Freehold Ground Rents.....	90,677 0 0
Freehold and Leasehold Property and Furniture and Fittings.....	875 10 0
Less loans.....	£ 208,764 10 5
	30,200 0 0

Deposits invested in Associated Company.....

Agency, other Company Balances, and Outstanding Premiums.....

Less Commission.....

Prepaid Commission.....

Interest accrued.....

Sundry debtors.....

Cash in hand and in Bank on Deposit Receipt and on Current Account, less Overdraft against Securities.....

Note—

The market value of the Investments as at 31st December, 1913, shows in the aggregate, a depreciation from book value of £48,669 13s. 5d. in excess of the Reserves for Depreciation. This sum includes £5,410 2s. 0d. in respect of non-quoted investments which have been taken at the Directors' Valuation.

£ 1,772,244 14 5

GERMANIA FIRE INSURANCE COMPANY.

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1913.

LEDGER ASSETS.

Book value of real estate.....	\$ 750,000 00
Mortgage loans on real estate.....	492,500 00
Book value of bonds and stocks.....	5,493,254 31
Cash on hand, in trust companies and in banks	530,506 18
Agents' balances.....	544,390 05
Total ledger assets.....	<u>\$ 7,811,050 54</u>

NON-LEDGER ASSETS.

Interest accrued.....	\$ 44,355 85
Rents due and accrued.....	394 99
Gross assets.....	<u>\$ 7,855,801 38</u>
Deduct assets not admitted.....	595,604 11
Total admitted assets.....	<u>\$ 7,260,197 27</u>

LIABILITIES

Net amount of unpaid losses and claims.....	\$ 184,864 55
Total unearned premiums.....	3,365,601 13
Salaries, rents, expenses, bills, accounts, etc., due or accrued.....	2,224 73
Taxes due and accrued (estimated).....	55,000 00
Contingent commissions and brokerage due or to become due.....	19,492 30
Return premiums and reinsurances premiums	36,747 57
Total liabilities, excluding capital stock.....	<u>\$ 3,663,930 28</u>
Capital actually paid up in cash.....	1,000,000 00
Surplus above all liabilities and capital stock.....	2,596,266 99
Total liabilities.....	<u>\$ 7,260,197 27</u>

INCOME.

Total premium income.....	\$ 2,978,177 72
Received for interest and dividends.....	291,103 19
Received for rents.....	47,689 93
Conscience money.....	25 00
Agents' balances previously charged off.....	54 32
Gross profit on sale or maturity of bonds and stocks.....	2,687 50
All other income.....	1,000 00
Total income.....	<u>\$ 3,320,737 66</u>

DISBURSEMENTS.

Net amount paid for losses.....	\$ 1,338,248 11
Expenses of adjustments and settlement of losses.....	74,965 01
Interest or dividends to stockholders.....	200,000 00
Commission or brokerage.....	676,143 68
Allowances to local agencies for miscellaneous agency expenses.....	93,374 50
Salaries, \$84,460.55; and expenses, \$49,007.28 of special and general agents.....	133,467 83
Salaries, fees and all other charges of officers, directors, trustees and home office employees	154,758 06
Rents.....	31,491 05
Underwriters' boards and tariff associations.....	6,607 01
Fire department, patrol and salvage corps assessments, fees, taxes and expenses.....	22,862 60
Inspections and surveys.....	40,379 54
Taxes on real estate.....	12,127 00
State taxes on premiums, Insurance department licenses and fees.....	71,649 43
All other licenses, fees and taxes.....	20,585 73
Agents' balances charged off.....	169 46

SESSIONAL PAPER No. 8

GERMANIA FIRE—*Concluded.*DISBURSEMENTS—*Concluded.*

Gross loss on sale or maturity of bonds.....	\$	953 08
Gross decrease, by adjustment in book value of real estate.....		1,168 39
All other disbursements.....		86,770 28
Total disbursements.....	\$	2,965,721 06

RISKS AND PREMIUMS.

Amount of risks written or renewed during the year.....	\$412,593,004 00
Premiums thereon.....	4,056,815 89
Amount of policies terminated during the year.....	389,083,750 00
Premiums thereon.....	3,886,922 21
Net amount in force at December 31, 1913.....	703,462,614 00
Premiums thereon.....	6,560 542 17

4 GEORGE V., A. 1914

GLENS FALLS INSURANCE COMPANY.

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1913.

LEDGER ASSETS.

Book value of real estate.....	\$ 218,408 43
Mortgage loans on real estate.....	1,894,185 00
Loans secured by pledge of bonds, stocks or other collateral.....	60,000 00
Book value of bonds and stocks.....	2,502,912 82
Cash on hand, in trust companies and banks.....	441,027 44
Agents' balances.....	361,068 25
Total ledger assets.....	<u>\$ 5,477,541 94</u>

NON-LEDGER ASSETS.

Interest due and accrued.....	\$ 46,843 58
Rents accrued.....	418 62
Reinsurances due.....	1,893,64
Gross assets.....	\$ 5,526,687 78
Deduct assets not admitted.....	1,148 41
Total admitted assets.....	<u>\$ 5,525,539 37</u>

LIABILITIES.

Net amount of unpaid losses and claims.....	\$ 209,896 00
Total unearned premiums.....	2,393,225 95
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued.....	3,000 00
Taxes due or accrued (estimated).....	33,000 00
Reinsurance and return premiums due.....	17,116 54
Reserve for dividend.....	50,000 00
Total liabilities, excluding capital stock.....	\$ 2,706,238 49
Capital stock paid up in cash.....	500,000 00
Surplus over all liabilities.....	2,319,300 83
Total liabilities.....	<u>\$ 5,525,539 37</u>

INCOME.

Net cash received for premiums.....	\$ 2,217,162 98
Interest and dividends.....	270,278 51
Rents.....	12,319 19
Agents' balances previously charged off.....	346 29
Gross profit on sale or maturity of bonds and stocks.....	636 20
Gross increase by adjustment in book value of bonds and stocks.....	41,745 00
All other income.....	1,401 94
Total income.....	<u>\$ 2,543,890 11</u>

DISBURSEMENTS.

Net amount paid for losses.....	\$ 1,185,144 61
Expenses of adjustment and settlement of losses.....	42,441 10
Commission or brokerage.....	469,204 82
Allowances to local agencies for miscellaneous agency expenses.....	985 10
Salaries and expenses of special and general agents.....	156,413 42
Salaries, fees and all other charges of officers, directors, trustees and home office employees	83,423 23
Rents.....	6,927 16
Underwriters' boards and tariff associations.....	27,967 49
Fire department, patrol and salvage corps assessments, fees and taxes.....	10,346 22
Inspectors and surveys.....	12,397 23
Taxes on real estate.....	5,327 03
State taxes on premiums, Insurance department licenses and fees.....	46,477 29
All other licenses, fees and taxes.....	9,101 38

SESSIONAL PAPER No. 8

GLENS FALLS INSURANCE COMPANY—*Concluded.*DISBURSEMENTS—*Concluded.*

Shareholders for interest or dividends	\$ 185,000 00
Decrease in liabilities during the year on account of reinsurance treaties.....	1,908 36
Gross decrease by adjustment in book value of ledger assets.....	380,904 21
All other disbursements.....	110,559 19
Total disbursements.....	<u>\$ 2,734,527 84</u>

RISKS AND PREMIUMS.

Amount of fire risks written or renewed during the year.....	\$303,501,893 00
Premiums thereon.....	2,971,656 75
Amount of fire risks terminated during the year.....	263,528,591 00
Premiums thereon.....	2,768,784 50
Net amount in force at December 31, 1913 (fire).....	470,386,443 00
Premiums thereon.....	<u>4,554,002 23</u>

GUARDIAN ASSURANCE COMPANY, LIMITED.

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1913.

FIRE DEPARTMENT.

The fire premiums, after deducting re-insurances, amounted to £615,680 2s. 0d., as against £625,690 0s. 1d. in 1912, showing a decrease of £10,009 18s. 1d., and the net losses to £343,687 9s. 4d. (55·83 per cent of the premiums), as against £344,577 10s. 1d. in 1912.

The expenses of management, including fire brigade charges and commission together amounted to £219,385 15s. 9d., being 35·63 per cent of the premiums.

After providing for losses, expenses, and bad debts, there was a profit on the trading account of £55,567 7s. 8d. Adding to this the interest on the reserve funds, which amounts to £32,631 16s. 3d., and deducting £667 1s. 4d. for loss on investments realized, there results a profit of £87,532 2s. 7d., out of which an investment reserve fund of £35,000 has been made, the general reserve fund has been increased by £10,000, and the balance of £42,532 2s. 7d. has been transferred to profit and loss. The premium reserve fund now amounts to £275,300, and the general reserve fund to £560,000, making the total fund in this department £835,300.

DIVIDEND AND APPROPRIATION STATEMENT.

The directors recommend to the proprietors that for the year ending the 31st December, 1913, a dividend of 10s. be declared free of income tax, on each £10 share of the subscription capital, being at the rate of 10 per cent on the paid-up capital of £5 per share; and that, 4s. on each share having been paid as an interim dividend in January last, the balance of 6s. on each share be paid on the 1st July next.

The appropriation statement will thus be as follows, viz.:—

	£	s.	d.
Balance on profit and loss account, including £14,600 of Guardian Life profits....		131,427	17 1
Proposed dividend at 10 per cent free of income tax (of which £40,000 has already been paid as interim dividend).....		100,000	0 0
Balance carried forward to 1914.....	£	31,427	17 1

SESSIONAL PAPER No. 8

GUARDIAN ASSURANCE COMPANY, LIMITED—Continued.

FIRE INSURANCE REVENUE ACCOUNT

	£	s.	d.		£	s.	d.
Amount of fire insurance fund at the beginning of the year, viz.:				Claims under policies paid and outstanding	343,687	9	4
Reserve for unexpired risks	£	278,350	0	Commission	79,577	7	0
General reserve fund	£	550,000	0	Expenses of management	135,037	10	7
Premiums	£			Contributions to fire brigades	4,770	18	2
Interest and dividends	£	34,658	1	Agents' bad debts	89	9	3
Less income tax	£	2,026	5	Loss on investments realized	667	1	4
				Investment reserve fund	25,000	0	0
				Transfer to profit and loss account	42,532	2	7
				Amount of fire insurance fund at the end of the year, viz.:			
				Reserve for unexpired risks, being			
				44-71 per cent of premium in-	£	275,300	0
				come for the year	£	500,000	0
				General reserve fund			
					£	835,300	0
					£	1,476,661	18
							3

PROFIT AND LOSS ACCOUNT (PROPRIETORS' REVENUE ACCOUNT).

	£	s.	d.		£	s.	d.
Balance of last year's account	114,973	5	8	Interim dividend to proprietors paid in January, 1913	40,000	0	0
Balance of transfer from life fund, share of profits of quinquennium ended 31st December, 1909	29,200	0	0	Dividend to proprietors paid in July, 1913	60,000	0	0
Interest, dividends and rents not carried to other accounts	45,980	2	3	Expenses not charged to other accounts	100,000	0	0
Less income tax	2,709	18	5	Depreciation in securities written off	1,012	14	8
Transfer fees				Loss on investments realized	8,999	4	2
Transfer from fire revenue account				Balance carried forward. Arising on this account	116,827	17	1
Transfer from accident, burglary and general revenue account				Add amount of life profit, as per contra, less amount included in dividend for 1913	14,600	0	0
					£	131,427	17
							1
					£	242,142	6
							11

GUARDIAN ASSURANCE COMPANY, LIMITED—*Concluded*.
GENERAL BALANCE SHEET.

LIABILITIES.

	£	s.	d.
Proprietors' capital paid up.....	1,000,000	0	0
Life assurance fund.....	4,392,921	8	10
Fire insurance fund.....	835,300	0	0
Accident, burglary and general assurance fund.....	200,752	15	5
Redemption insurance fund.....	24,959	2	11
Officials' Fidelity Guarantee fund.....	170,000	0	0
Investment reserve fund.....	131,427	17	1
Profit and loss account.....	6,757,875	0	9
Claims admitted or intimated but not paid.....	184,156	13	10
Annuities due and unpaid.....	356	14	2
Balances due to reinsuring companies.....	141,140	8	0
Agents' balances.....	4,023	15	11
Expenses of management due.....	10,607	4	1
Interest prepaid.....	30	15	1
Bills payable.....	7,923	14	5
Profit and loss: balance due to proprietors' account.....	54,591	17	5
Balances due to other funds.....	4,933	10	9
Purchase of business.— Suspense account to meet outstanding claims.....	3,406	17	11

NOTE.—In addition to the above the company has a liability for uncalled capital on shares in subsidiary insurance companies.

ASSETS.

	£	s.	d.
Mortgages on property within the United Kingdom.....	1,415,480	6	1
Mortgages on property out of the United Kingdom.....	46,491	3	6
Loans on parochial and other public rates.....	749	17	3
Loans on life interests.....	287,955	3	10
Loans on reversions.....	128,799	3	0
Loans on the company's policies within their surrender values.....	234,416	7	4
Credit premiums (limited to 20 per cent.).....	11,484	8	9
Loans on personal security.....	22,338	6	8
Investments.— Deposit with the High Court (Bank of England stock).....	18,499	5	0
British Government securities.....	62,579	11	1
Bank of England stock.....	5,076	3	8
Municipal and county securities (United Kingdom).....	13,211	1	3
Indian and colonial government securities.....	184,932	7	9
Indian and colonial provincial securities.....	67,951	6	3
Indian and colonial municipal securities.....	167,348	9	5
Foreign government securities.....	158,715	2	8
Foreign municipal securities.....	55,967	18	11
Railway and other debentures and debenture stocks (home and foreign).....	2,234,303	13	8
Railway and other preference and guaranteed stocks.....	450,062	16	4
Railway and other ordinary stocks and shares.....	167,139	17	11
Rent charges.....	15,014	4	0
Freehold ground rents.....	28,804	4	8
Leasehold ground rents.....	102,033	19	11
House property, freehold and leasehold.....	276,798	12	7
Life interests.....	10,460	0	0
Reversions.....	26,170	2	0
Claims due from reinsuring companies.....	101,217	1	0
Balances due from other funds.....	4,953	10	9
Profit due from fire fund.....	42,532	2	7
Profit due from accident, burglary and general fund.....	12,059	14	10
Agents' balances.....	225,402	10	10
Balances due from reinsuring companies.....	7,093	10	1
Outstanding premiums.....	28,966	9	10
Outstanding interest, dividends and rents.....	12,713	10	1
Interest accrued but not payable.....	79,331	13	0
Bills receivable, agents' remittances, etc.....	20,181	13	11
Fixed deposits at bankers.....	27,378	5	6
Cash.—On deposit.....	109,560	0	0
In hand and on current account.....	104,902	15	11

£ 7,169,276 12 4

£ 7,169,276 12 4

SESSIONAL PAPER No. 8

THE INSURANCE COMPANY OF THE STATE OF PENNSYLVANIA.

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1913.

LEDGER ASSETS.

Book value of real estate.....	\$ 413,758.49
Mortgage loans on real estate.....	53,450 00
Book value of bonds and stocks.....	3,075,707 06
Cash on hand, in trust companies and in banks.....	165,384 58
Agents' balances.....	496,198 18
Deposit premiums reclaimable on perpetual policy.....	1,541 25
Total ledger assets.....	<u>\$ 4,206,039 56</u>

NON-LEDGER ASSETS.

Interest accrued.....	\$ 26,545 85
Rents accrued.....	134 00
Gross assets.....	<u>\$ 4,232,719 41</u>
Deduct assets not admitted.....	226,066 32
Total admitted assets.....	<u>\$ 4,006,653 09</u>

LIABILITIES.

Net amount of unpaid losses and claims.....	\$ 325,206 48
Unearned premiums.....	1,722,193 74
Dividends declared and unpaid.....	973 05
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued.....	1,667 12
Principal unpaid on scrip or certificates of profits authorized or ordered to be redeemed ..	33,012 03
Contingent commissions or other charges due or accrued.....	4,500 00
Taxes due or accrued (estimated).....	35,500 00
Amount reclaimable on perpetual fire ins. policies.....	535,826 27
Total liabilities (except capital stock).....	<u>\$ 2,658,878 69</u>
Capital stock paid up in cash.....	1,000,000 00
Surplus beyond liabilities and capital stock.....	347,774 40
Total liabilities.....	<u>\$ 4,006,653 09</u>

INCOME.

Net cash received for premiums.....	\$ 2,145,935 93
Deposit premiums written on perpetual risks.....	5,897 34
Interests and dividends.....	131,963 07
Rents.....	12,328 46
Gross profit on sale or maturity of bonds.....	35 00
Assets of American Fire Ins., Co. (merged with this Co.) less capital of \$200,000.....	375,659 29
Perpetual policy deposits forfeited.....	220 00
Total income.....	<u>\$ 2,672,039 09</u>

DISBURSEMENTS.

Net amount paid for losses.....	\$ 1,413,703 32
Expenses of adjustment and settlement of losses.....	33,787 06
Dividends to stockholders.....	64,163 88
Commission or brokerage.....	510,797 61
Allowances to local agencies for miscellaneous agency expenses.....	8,363 84
Salaries, \$45,636.82; and expenses, \$34,915.67; of special and general agents.....	80,552 49
Salaries, fees and all other charges of officers, directors, trustees, and home office employees	110,742 74
Rents.....	5,590 00
Underwriters' boards and tariff associations.....	17,829 79
Fire department, fire patrol and salvage corps assessments, etc.....	18,000 48
Inspections and surveys.....	10,967 97

4 GEORGE V., A. 1914

THE INSURANCE COMPANY OF THE STATE OF PENNSYLVANIA—*Concluded.*DISBURSEMENTS—*Concluded.*

Taxes on real estate.....	\$ 3,098 12
State taxes on premiums, Insurance Department licenses and fees.....	72,100 85
All other licenses, fees and taxes.....	5,855 68
Deposit premiums returned.....	15,919 49
Agents' balances charged off.....	268 71
Gross loss on sale or maturity of ledger assets.....	6,056 63
All other expenditure.....	43,465 75
Total disbursements.....	<u>\$ 2,421,864 41</u>

RISKS AND PREMIUMS.

Fire risks written or renewed during the year.....	\$331,545,734 56
Premiums thereon.....	3,913,875 62
Terminated during the year.....	322,651,869 41
Premiums thereon.....	4,027,281 53
Net amount in force, December 31, 1913.....	278,787,724 06
Premiums thereon.....	<u>3,038,962 58</u>

Perpetual risks not included above, \$24,079.323. Deposit premiums on same, \$587,012.04.

SESSIONAL PAPER No. 8

THE LIVERPOOL AND LONDON AND GLOBE INSURANCE COMPANY, LIMITED.

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1913.

FIRE ACCOUNT.

	£	s.	d.	£	s.	d.
Amount of fire insurance fund at beginning of the year—						
Reserve for unexpired risks being 40 per cent of year's income.....	1,201,468	12	1			
Additional reserve.....	250,000	0	0			
Premiums received after deduction of reinsurance.....	1,451,468	12	1			
Interest (less income tax).....	3,136,588	3	10			
Additional reserve transferred from general reserve fund...	62,674	1	1			
	750,000	0	0			
Losses by fire after deduction of reinsurance.....						
Expenses of management.....						
Commission.....						
Other payments, viz.:—						
Contributions to fire brigade at home and abroad.....	£			5,045	12	2
State taxes (foreign).....				92,848	16	4
Carried to profit and loss.....						
Amount of fire insurance fund at the end of the year, as in balance sheet—						
Reserve for unexpired risks being 40 per cent of the premium income of the year.....	£			1,254,635	5	6
Additional reserve.....				1,000,000	0	0
				2,254,635	5	6
	£			5,400,730	17	0

£	s.	d.
1,684,989	8	7
498,811	10	3
495,558	8	7

97,894	8	6
368,841	15	7

PROFIT AND LOSS ACCOUNT.

	£	s.	d.	£	s.	d.
Balance of last year's account.....	946,320	17	0			
Interest (less income tax) not carried to other accounts.....	141,281	6	4			
Balance of fire account.....	368,841	15	7			
Balance of personal accident account.....	12,014	19	7			
Carried from members' life profits account.....	19,914	7	6			
Balance of employers' liability insurance account.....	15,709	8	4			
Transfer of "Thames and Mersey" funds, less shares and debenture stock issued.....	317,114	0	2			
Dividends to shareholders—						
Balance of dividend for 1912 paid 22nd May, 1913.....	150,021	12	6			
Interim dividend for the year 1913, paid 22nd Nov., 1913.....	150,021	12	6			
Interest on 4 per cent perpetual debenture stock.....	30,351	16	0			
Interest on four per cent "Thames and Mersey" debenture stock.....	16,976	5	6			
Income tax.....	22,814	10	10			
Amount transferred to meet depreciation in stocks.....	215,000	0	0			
Carried to staff pension fund.....	15,000	0	0			
Carried to Marine fund.....	200,000	0	0			
Carried to leasehold redemption fund.....	1,000	0	0			
Exchange.....	1,119	2	2			
Carried to next year's account.....	1,018,891	15	0			
	£			1,821,196	14	6

£	s.	d.
150,021	12	6
150,021	12	6
30,351	16	0

16,976	5	6
22,814	10	10
215,000	0	0
15,000	0	0
200,000	0	0
1,000	0	0
1,119	2	2
1,018,891	15	0

THE LIVERPOOL AND LONDON AND GLOBE INSURANCE COMPANY—Concluded.
GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1913—Concluded.

BALANCE SHEET.

LIABILITIES.				BALANCE SHEET.				ASSETS.			
	£	s.	d.		£	s.	d.		£	s.	d.
Members' capital, 300,000 shares of £10 each, of which 265,525 are issued, and £1 per share paid up.....	265,525	0	0	Mortgages on property within the United Kingdom.....	309,802	17	11	Mortgages on property out of the United Kingdom.....	1,013,703	13	9
Four per cent perpetual debenture stock.....	805,800	0	0	Loans on the company's policies within their surrender value	174,604	9	8	Loans on parochial and other public rates.....	107,137	15	9
Four per cent "Thames and Mersey" debenture.....	450,695	10	0	Loans on life interests and annuities.....	36,272	12	0	Loans on reversions.....	3,450	0	0
Life Assurance Fund—				Loans on stocks and shares.....	14,451	2	1	Investments at their book values—			
Liverpool and London and Globe.....	£ 3,897,853	7	1	Deposited with the High Court—				British Government securities.....	19,513	0	2
Globe.....	49,294	1	11	Municipal and county securities.....	13,918	13	4	United Kingdom.....			
Annuity Fund—				Indian and colonial government securities.....	1,009	8	6	Railway and other debentures and debenture stock.....	1,887	5	11
Liverpool and London and Globe.....				Railway preference stocks.....	5,341	13	4				
Leasehold redemption fund.....				British government securities.....	41,670	1	3	British government securities, United Kingdom.....	49,665	14	0
General reserve fund.....				Municipal and county securities.....	104,970	8	7	Indian and colonial government securities.....	508,347	9	0
Fire reserve fund.....				Indian and colonial municipal securities.....	223,890	9	0	Indian and colonial provincial securities.....	71,009	0	0
Marine reserve fund.....				Foreign government securities.....	243,658	4	10	Foreign municipal securities.....	472,667	4	2
Personal accident reserve fund.....				Foreign provincial securities.....	387,396	18	8	Stocks and shares of other companies.....			
Employers' liability reserve fund.....								Bonds of other companies.....	£ 7,945	3	9
General insurance reserve fund.....				British government securities.....				Bonds of other companies.....	9,612	10	0
Profit and loss.....				Municipal and county securities, United Kingdom.....				Railway and other debentures and debenture stocks.....	17,557	13	9
Member's Life profit account.....				Indian and colonial government securities.....				Railway and other preference and guaranteed stocks.....	3,679,120	18	3
Other Funds, viz.—				Indian and colonial municipal securities.....				Railway and other ordinary stocks.....	2,757,453	8	1
Four per cent perpetual debenture stock premium fund.....				Indian and colonial provincial securities.....				House property, including offices partly occupied by the company.....	39,837	13	6
Permanent fire policy deposit fund.....				Foreign government securities.....				Land.....	1,139,542	3	8
Staff pension fund.....				Foreign municipal securities.....				Freehold ground rents.....	8,844	17	7
Investment fluctuation fund.....				Foreign provincial securities.....				Leasehold ground rents.....	30,108	4	11
Suspense account.....				Stocks and shares of other companies.....				Life interest and annuities.....	1,371	8	2
Transfer fees reserved.....								Reversions.....	180,205	11	1
Claims under life policies admitted but not paid—								Rent charges.....	10,068	19	7
Liverpool and London and Globe.....	£ 32,196	8	11						119,608	10	8
Globe.....	1,640	17	6								
Outstanding fire losses.....	253,536	4	0								
Outstanding Marine claims.....	103,833	8	5								
Other sums owing by company—											
Dividends due and unpaid.....	£ 10,532	2	3								
Amount owing to other insurance companies.....	215,791	5	5								
Current accounts owing by company.....	76,178	2	7								
Bills payable.....	6,785	13	4								

SESSIONAL PAPER No. 8

Agents' balances Outstanding premiums.	Being the uncollected portion of the revenue of the last quarter, ending on the date to which these accounts are made up; since collected.	£ 688,076 15 5	1,221,517 4 9
		533,440 9 4	14,255 2 4
Outstanding interest, dividends and rents.			92,845 13 11
Outstanding interest, accrued but not due.			
Cash—			
On deposit.	£ 320,956 10 7		615,215 7 1
In hand and on current account.	£ 294,228 16 6		
Other assets—			
Amounts owing to the company.	£ 5,109 12 9		
Amounts owing by other insurance companies.	78,715 4 0		
Bills receivable.	5,790 14 10		
Stationery and office furniture.	1,951 2 5		
			91,566 14 0
GLOBE.			
House property, including offices partly occupied by the company.			50,934 19 5
			£ 13,833,482 12 4
			£ 13,833,482 12 4

LONDON AND LANCASHIRE FIRE INSURANCE COMPANY, LIMITED.

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1913.

FIRE DEPARTMENT.

The Net Premiums amounted to £1,713,441 17s. 8d., and the Net Losses paid and outstanding, to £846,644 9s. 0d.
 The Fire Fund Reserve for unexpired risks has been increased from £658,560 to £656,000, an Additional Reserve has been commenced with the sum of £100,000 and £177,294 15s. 6d. has been transferred to Profit and Loss Account.

DIVIDEND AND FUNDS.

After increasing the Fire, Marine and Accident Funds by £272,000 as already detailed, and after providing £43,500 for the cost of businesses acquired, comprising selected Home business of the National General Insurance Company, Limited, and of the National Live Stock Insurance Company, Limited,
 The Directors have resolved:—

To write off the company's investments the sum of £86,000,

and

To transfer to the Staff Pension Fund the sum of £10,000.

They propose:—

To pay, on the 1st proximo, a dividend of 15 shillings per share, less income tax, making, with the interim dividend already paid, a total distribution for the year of 27 shillings per share, less income tax, £134,307 11s. 3d.,
 and to carry forward the remaining balance of £846,463 11s. 7d. to the next account.

THE FINANCIAL POSITION OF THE COMPANY

will then stand as follows:—

Capital paid up.....	£	264,125	0	0
Reserve Fund.....		1,000,000	0	0
Fire Funds.....		786,000	0	0
Marine Funds.....		157,500	0	0
Accident Funds.....		373,500	0	0
Staff Pension Fund.....		92,580	0	1
Balance carried forward.....		846,463	11	7
Funds.....	£	3,550,168	11	8

LONDON AND LANCASHIRE FIRE INSURANCE COMPANY—*Concluded.*
 GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1913—*Concluded.*
 BALANCE SHEET.

LIABILITIES.		ASSETS.	
Capital, 105,650 Shares of £25 each, £2		Buildings, unencumbered—	
10s. per Share paid.....	£ 264,125 0 0	United Kingdom.....	£ 447,789 18 5
Reserve Fund.....	£ 1,000,000 0 0	Colonial and Foreign.....	228,031 17 10
Fire Funds.....	780,000 0 0	Salvage premises (part ownership).....	9,035 1 10
Marine Funds.....	187,500 0 0		£
Accident Funds.....	373,500 0 0	Mortgages and debentures on real estate.....	682,506 18 1
Staff Pension Fund.....	92,580 0 1	British Government securities.....	37,380 5 4
Balance of Profit and Loss Account.....	846,453 11 7	British railway debentures, preference and ordinary stock.....	46,515 6 2
		Mersey dock bonds and annuities, and local debentures.....	335,070 10 0
Dividend due 1st May, 1914.....	£ 74,615 6 3	Local Board Loans and Corporation stock.....	59,693 7 10
Dividends unclaimed.....	878 18 1	Stocks of incorporated companies and other investments.....	34,748 8 11
Losses in course of adjustment.....	341,338 12 10	Colonial Government and provincial securities.....	66,026 3 1
Bills payable.....	1,678 14 6	" and Indian debentures and inscribed stocks.....	£ 205,877 1 9
Balance of Reinsurance Accounts with other companies.....	382,583 11 10		£ 113,536 8 11
Foreign balances and sundry creditors....	290,972 10 1		319,413 10 8
		United States Government, State and Municipal bonds.....	£ 389,888 7 0
		United States Railway bonds.....	974,709 0 7
		" Railway stocks and other investments.....	46,223 15 10
		Foreign Government securities.....	£ 344,358 19 7
		" Railway bonds and debentures.....	205,862 19 0
		Cash in hand, with bankers and on deposit.....	£ 606,959 8 4
		Bills receivable.....	689 7 9
		Home branches' and agents' balances.....	167,995 17 3
		Foreign branches' and agents' balances.....	277,145 6 9
		Outstanding premiums.....	2,789 18 8
		Accrued interest and sundry debtors.....	41,438 14 5
			£ 1,097,018 13 2
			£ 4,642,236 5 3

SESSIONAL PAPER No. 8

THE LONDON ASSURANCE.

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1913.

FIRE DEPARTMENT.

The premium income of the year, after deduction of re-assurances and returns, amounted to £695,146 15s. 2d., and the losses, inclusive of all claims to the 31st December, 1913, to £325,538 12s. 4d.

The balance at the credit of the fund, after transferring £70,104 13s. 5d. to Profit and Loss, amounted on the 31st December, 1913, to £750,000.

PROFIT AND LOSS.

FIRE ACCOUNT.			
	£	s.	d.
Amount of Fire Insurance Fund at this date—	340,570	0	1
Reserve for Unexpired risks.....	359,429	19	11
Additional Reserve.....	700,000	0	0
Premiums after deduction of re-assurances and returns.....	695,146	15	2
Interest and Dividends.....	25,471	16	10
Less Income Tax.....	963	17	8
	24,507	19	2
Additional Reserve.....	347,573	7	7
	402,426	12	5
	£	1,419,654	14
		4	

PROFIT AND LOSS ACCOUNT.

Balance of Account at this date.....	£	s.	d.
Interest and Dividends not carried to other Accounts.....	41	23	19
Less Income Tax.....	1,528	11	11
Transferred from Life Account.....			
" Fire Account.....	15,000	0	0
" Marine Account.....	70,104	13	5
" Accident Account.....	37,049	9	5
Transfer Fees	10,000	0	0
	38	2	6
£	333,715	8	11

Dividends to shareholders.....	£	s.	d.
Income tax.....	89,655	0	0
Transferred to General Reserve Fund.....	6,541	15	10
Written off investments.....	50,000	0	0
Balance as per balance sheet.....	25,000	0	0
	162,518	13	1
£	333,715	8	11

THE LONDON ASSURANCE—*Concluded.*GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1913—*Concluded.*
BALANCE SHEET.

LIABILITIES.				£	s.	d.	ASSETS.				£	s.	d.			
Shareholders' Capital, £396,550 of which is paid up.....							Mortgages on Property within the									
General Reserve Fund.....							445,275	0	0	United Kingdom.....			£	601,571	19	5
Life Assurance Fund.....							2,640,186	14	2	Mortgages on Property out of the			Nil.			
Capital and Leasehold Redemption Fund.....							8,293	19	0	United Kingdom.....						
Accident Fund.....							20,652	10	3	Loans on Parochial and other Public						
Fire Fund.....							£	750,000	0	0	Rates.....			71,325	2	6
Marine Fund.....							420,000	0	0	Loans on Life Interests.....			279,925	11	8	
Joint Fire and Marine Funds.....							1,170,000	0	0	Loans on Reversions.....			79,622	17	9	
Investments Depreciation Account.....							152,000	0	0	Loans on stocks and shares.....						
Profit and Loss.....							162,518	13	1	Loans on Corporation's Policies within their Surrender						
							5,051,926	16	6	Values.....			110,309	5	5	
Outstanding Life Claims.....							£	29,099	1	0	Loans on personal Security.....			Nil.		
" Fire Losses.....							47,641	0	0	Investments, viz.:—						
" Accident Losses.....							1,675	0	0	Deposit with the High Court.....			21,604	0	0	
" Marine Losses.....							5,628	17	0	British Government Securities.....			24,663	0	0	
" Dividends to Shareholders.....							3,464	5	0	Municipal and County Securities, United Kingdom.....			15,407	10	0	
Fire Premiums due to other Companies.....							23,583	6	8	Indian and Colonial Government Securities.....			75,141	9	9	
Accident Premiums due to other Com- panies.....							617	13	10	" Provincial.....			16,949	0	0	
Life Premiums paid in advance.....							55	13	9	Foreign Government Securities.....			167,964	13	5	
Marine Premiums due to other Companies.....							41,086	4	8	" Provincial.....			272,681	2	3	
Clerk's Savings Fund.....							9,794	14	1	" Municipal.....			64,673	9	1	
Interest paid in advance.....							5,382	8	2	Railway and other Debentures and Debenture Stocks, Home and Foreign.....			322,775	4	7	
							168,028	4	2	Railway and other Preference and Guaranteed Stocks, Home and Foreign.....			1,756,113	17	6	
										Railway and other Ordinary Stocks.....			115,761	12	11	
										Freehold Ground Rents.....			327,299	14	11	
										Leasehold Ground Rents.....			180,378	5	6	
										House and Office Property.....			114,854	10	0	
										Life Interests.....			51,960	10	3	
										Reversions.....			1,637	17	3	
										Agents' Balances, viz.:—			31,131	16	1	
										Life.....			£	16,000	6	0
										Fire.....			141,242	10	0	
										Marine.....			63,785	4	3	
										Accident.....			2,560	19	5	
Marine Re-assurances Recoverable.....													223,584	19	8	
													14,638	14	6	

SESSIONAL PAPER No. 8

Outstanding Premiums:—					
Life.....	£	17,066	5	1	
Fire.....		5,032	6	10	
Marine.....		97,353	14	5	
Capital Redemption.....		167	4	8	
Outstanding Interest.....					119,619 11 0
Fire Premiums due by other Companies.....					9,212 1 3
Accident Premiums due by other Companies.....					2,930 8 9
Cash on Deposit.....	£	17,040	0	0	297 0 6
In Hand and on Current Accounts.....		82,196	3	6	
Bills Receivable.....					90,236 3 6
Policy Stamps.....					5,930 17 6
					472 13 9
	£	5,219,955	0	8	

£ 5,219,955 0 8

THE MARINE INSURANCE COMPANY, LIMITED.

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1913.

BALANCE SHEET.

LIABILITIES.

Capital account, viz.:-				
Capital subscribed.....	£	1,000,000	0	0
Less amount not called up.....		400,000	0	0
			£	600,000 0 0
Reserve fund.....				450,000 0 0
Sundry creditors.....				9,769 4 6
Balance of underwriting account on the 31st December, 1912.....	£	424,419	17	2
The amount of settlements during 1913 applicable				
to 1912 and former years, was.....	£	91,255	4	6
Amount paid for dividends.....		90,000	0	0
Amount added to reserve fund.....		30,000	0	0
			211,255	4 6
				213,164 12 8
Net amount of premiums and interest on investments for 1913, was £		394,699	14	4
Settlements and office expenses for the year 1913 were.....		134,358	7	2
			260,341	7 2
			£	1,533,275 4 4

ASSETS.*

Securities:-				
Government, Metropolitan and Stock guaranteed by Government.....	£	114,613	0	8
Indian Government.....		39,862	15	4
Indian Railway.....		84,787	14	0
Colonial.....		97,164	7	6
Foreign Government and American.....		530,003	19	9
British Railway.....		115,523	5	9
House property and other securities.....		396,975	8	0
Total amount of securities.....	£	1,378,930	11	0
Amount due for premiums and on reinsurance account.....		93,428	12	0
Bills receivable.....		7,827	14	6
Cash and stamps in hand.....		237	16	3
Cash at bankers and on deposit.....		52,850	10	7
			£	1,533,275 4 4

SESSIONAL PAPER No. 8

THE NATIONAL PROVINCIAL PLATE GLASS AND GENERAL INSURANCE COMPANY, LIMITED.

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1913.

REVENUE ACCOUNT.

	£	s.	d.		£	s.	d.
Amount of General Insurance Fund at the beginning of the year—				Claims under policies paid and outstanding.....	26,230	8	3
Reserve for unexpired risks.....	£ 23,634	8	6	Commission.....	11,333	14	0
Additional reserve.....	17,760	16	3	Expenses of management.....	10,876	12	6
				Bad debts.....	38	1	5
				Septennial returns.....	812	10	2
Premiums.....	41,395	4	9	Transferred to Profit and Loss Account.....	13,016	2	6
Interest dividends and rents.....	60,949	17	3	Amount of General Insurance Fund at end of year as per Balance Sheet—			
Less Income Tax thereon.....	101	5	0	Reserve for unexpired risks being 40% of Premium income for the year.....	£ 24,330	2	9
				Additional reserve.....	17,760	16	3
					42,140	19	0
					£104,448	7	10
					£104,448	7	10

BALANCE SHEET.

LIABILITIES.	£	s.	d.	ASSETS.	£	s.	d.
To Shareholders' Capital:				By Investments—			
4,105 shares of £5 each fully paid..	20,525	0	0	Deposit with the High Court—			
General Insurance Fund.....	42,140	19	0	Bank of England Stock.....	13,943	15	0
Profit and Loss Account.....	5,978	17	10	Great Western Ry. 4% debenture stock.....	1,696	0	0
Claims admitted or intimated but not paid.....	1,411	6	8	Metropolitan Ry. 3½% debenture stock.....	1,477	13	3
Sundry creditors.....	3,417	19	7	New Zealand 4% stock.....	2,018	0	0
				New South Wales 4% stock.....	1,210	0	0
				British Government Securities....	20,345	8	3
				Colonial Government Securities...	1,793	15	0
				Foreign Government Securities...	1,215	15	0
				Freehold ground rents.....	7,223	16	5
				House Property.....	783	17	10
				Railway and other debentures and debenture stocks, Home and Foreign.....	12,686	7	8
				Railway and other ordinary stocks and shares.....	3,839	19	4
				Stock of glass, vans, horses and harness.....	2,999	10	2
				By cash in hand and on current acct	7,075	1	7
				By cash on deposit.....	2,853	17	5
				Stock of stationery and stamps...	2,000	0	0
				Agents' balances.....	325	14	2
				Outstanding premiums.....	8,514	16	2
				Outstanding interest, dividends and rents.....	1,283	8	6
				Interest accrued but not payable..	64	12	8
					468	2	11
					£ 73,474	3	1
					£ 73,474	3	1

NIAGARA FIRE INSURANCE COMPANY.

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1913.

LEDGER ASSETS.

Mortgage loans on real estate.....	\$ 563,000 00
Book value of bonds and stocks.....	5,477,195 39
Cash on hand, in banks and trust companies.....	405,204 96
Agents' balances.....	580,906 96
Total ledger assets.....	\$ 7,026,307 31

NON-LEDGER ASSETS.

Interest accrued.....	\$ 31,828 49
Gross assets.....	\$ 7,058,135 80
Deduct assets not admitted.....	141,213 99
Total admitted assets.....	\$ 6,916,921 81

LIABILITIES.

Net amount of unpaid losses.....	\$ 256,371 54
Total amount of unearned premiums.....	3,096,428 44
Salaries, rents, expenses, bills, accounts, fees, etc., due and accrued.....	4,710 00
Taxes due and accrued (estimated).....	50,000 00
Contingent commissions, brokerage and other charges due or to become due to agents and brokers.....	6,000 00
Total liabilities, except capital stock.....	\$ 3,413,509 98
Capital stock actually paid up in cash.....	1,000,000 00
Surplus over liabilities and capital stock.....	2,503,411 83
Total liabilities.....	\$ 6,916,921 81

INCOME.

Net cash received for premiums, other than perpetual.....	\$ 3,241,840 71
Received for interest and dividends.....	298,980 42
Agents' balances previously charged off.....	1,094 23
Gross profit on sale or maturity of stocks.....	50
All other income.....	943 05
Total income.....	\$ 3,542,858 91

DISBURSEMENTS.

Net amount paid for losses.....	\$ 1,655,731 26
Expenses of adjustment and settlement of losses.....	40,198 80
Dividends paid stockholders.....	250,000 00
Commissions or brokerage.....	624,189 00
Salaries, \$71,271.75, and expenses, \$57,813.64 of special general agents.....	129,085 39
Salaries, fees and other charges of officers, directors, trustees and home office employees.....	200,654 47
Rents.....	41,144 90
Underwriters' boards and tariff associations.....	39,880 45
Fire Department, fire patrol and salvage corps, assessments, fees, taxes and expenses.....	12,001 00
Inspections and surveys.....	21,183 10
State taxes on premiums, Insurance Department fees and licenses.....	87,566 43
All other licenses, fees and taxes.....	17,003 98
Agents' balances charged off.....	175 49
All other expenditure.....	106,646 63
Total expenditure.....	\$ 3,225,460 90

SESSIONAL PAPER No. 8

NIAGARA FIRE—*Concluded.*

RISKS AND PREMIUMS.

Amount of policies written or renewed during the year.....	\$ 443,043,075 00
Premiums thereon.....	4,785,203 75
Amounts of policies terminated.....	408,499,307 00
Premiums thereon.....	4,500,102 95
Net amount in force at end of year.....	593,364,537 00
Premiums thereon.....	5,948,542 06

SESSIONAL PAPER No. 8

PROFIT AND LOSS ACCOUNT.

Balance of last year's account.....	£	1,343,608	12	3	Dividend to shareholders for 1912, paid in May and Nov- ember, 1913, less tax.....	£	207,166	13	4
Interest and dividends not carried to other accounts.....	£	135,725	16	0	Dividend on preference stock paid in January and July, less tax.....	£	65,916	13	4
Less income tax thereon.....		4,177	5	0	Superannuation fund.....		2,000	0	0
Transferred from fire account:—					Irrecoverable balances.....		830	5	10
(a) Surplus on fire business for year £		193,624	6	4	Income tax.....		13,290	0	6
(b) Interest, dividends, and rents, less income tax thereon.....		82,313	4	2	Written off purchase price of shares of other companies.....		100,000	0	0
Shareholders' life, annuity, and sinking fund profit account.					Balance.....		1,399,762	1	3
Transfer fees.....									
	£	1,788,965	14	3		£	1,788,965	14	3

NORTH BRITISH AND MERCANTILE—Concluded.

BALANCE SHEET.

LIABILITIES.

Shareholders' capital:—

Authorised—	
Shares.....	£ 3,000,000 0 0
4 per cent preference stock.....	£ 3,000,000 0 0

£ 6,000,000 0 0

Subscribed—

110,000 shares of £25 each.....	£ 2,750,000 0 0
4 per cent preference stock.....	£ 1,750,000 0 0

£ 4,500,000 0 0

Paid up—£6 5s. per share.....	£ 687,500 0 0
Paid up—Preference stock.....	£ 1,750,000 0 0

£

Profit and loss.....	£ 2,437,500 0 0
Dividends unclaimed.....	£ 1,399,762 1 2
Superannuation fund.....	£ 7,000 8 8
Shareholders' life, annuity, and sinking fund profit account.....	£ 183,561 10 0
Fire Department—	£ 73,476 16 0

£ 2,541,030 8 10

£ 465,993 7 8

Claims admitted or intimated, but not paid.....

Bills payable.....	£ 167,116 16 1
Re-insurance premiums.....	£ 5,008 18 9
Sundry outstanding balances.....	£ 293,411 5 10
Interest received but not due.....	£ 30,775 16 10
	£ 1,080 10 2

£ 465,993 7 8

ASSETS.

Investments:—

British government securities.....	£ 538,872 11 9
Public boards in the United Kingdom.....	£ 85,628 14 11
Indian and colonial government securities.....	£ 109,085 10 5
Indian and colonial provincial securities.....	£ 5,142 7 5
Indian and colonial municipal securities.....	£ 210,318 12 2
Foreign government securities.....	£ 348,384 13 2
Foreign provincial securities.....	£ 107,546 13 7
Foreign municipal securities.....	£ 371,945 17 9

£ 1,540,756 16 1

£ 20,720 17 2

£ 68,910 9 0

£ 384,369 2 8

£ 94,758 1 6

£ 340,982 8 8

£ 20,710 6 0

£ 1,150,000 0 0

£ 6,543 14 7

£ 717,119 6 2

£ 14,376 19 11

£ 472,118 16 7

£ 81,340 16 5

£ 26,632 5 8

£ 73,404 19 8

£ 45,000 0 0

£ 153,595 1 4

£ 7,019 9 10

£ 45,000 0 0

Note—Part of the above assets has been specifically deposited under local laws in various places out of the United Kingdom as security to holders of policies there issued.

£ 7,110,984 12 5

£ 7,110,984 12 5

SESSIONAL PAPER No. 8

THE NORTHERN ASSURANCE COMPANY, LIMITED.

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1913.

FIRE DEPARTMENT.

The premiums received last year amounted to £1,260,037, showing, in comparison with the premiums of the previous year, an increase of £15,573.

The losses incurred amounted to £648,383, or 51.5 per cent of the premiums. The general average of the experience of the Company from the beginning is now 57.3 per cent, or, including its provision for losses on current risks, 59.1 per cent.

The expenses of management (including commission to agents and charges of every kind) came to £472,296, or 37.5 per cent of the premiums, a ratio practically the same as that of the previous year.

The result is that, after charging the Account with £630,018, being 50 per cent of the premiums of the year, and crediting it with £622,232, the amount similarly charged in 1912, there remains a credit balance of £131,571. This sum, together with the interest earned by the Fire Fund, £70,525, has been transferred to the Profit and Loss Account.

PROFIT AND LOSS.

The balance of the profit and loss account (as per account No. 10) is.....	£	s.	d.
Made up as follows:—			
Amount brought forward from the year 1912 after giving effect to the resolutions passed at the General Meeting.....	£	182,793	2 4
Transferred from Fire and Accident Accounts.....		215,960	9 2
Amount written off loan since recovered.....		2,028	17 4
Interest not carried to other accounts.....		13,275	8 3
	£	414,057	17 1
Less—			
Interim Dividend paid in November last.....	£	42,375	0 0
Sundry debits as detailed in Account.....		3,636	3 3
		46,011	3 3
	£	368,046	13 10
Out of this the Directors propose—			
To add to the Staff Pension Fund.....	£	15,000	0 0
To pay a further dividend on account of the year 1913 of 4s. per share (less Income Tax), absorbing.....		56,500	0 0
To pay a bonus of 2s. per share (less Income Tax), on account of the year 1913, absorbing.....		28,250	0 0
		99,750	0 0
Leaving to be carried forward.....	£	268,296	13 10

DIVIDEND.

From the preceding portion of the report it will be seen that the total amount proposed to be distributed amongst the shareholders for the year 1913 is £127,125, viz:—

	£	s.	d.
Interim dividend of. 0 3 0 per share (less income tax) paid in November last.....	£	42,375	
Dividend..... 0 4 0 " (making 7s. per share for the year) to be paid now.....		56,500	
Bonus of..... 0 2 0 " (less income tax).....		28,250	
Total.....	£	127,125	

FUNDS.

After providing for payment of the proposed dividend and bonuses, the funds of the company, as at December 31, 1913, will stand as follows:—

	£	s.	d.
Capital subscribed, £3,000,000 paid up.....		300,000	0 0
Fire reserve fund and unearned premium reserve.....		1,830,018	6 7
Life and annuity funds.....		5,374,168	16 4
Endowment and capital redemption fund.....		109,188	15 10
Employers' liability and accident funds.....		70,454	19 10
Staff funds.....		176,548	18 4
Investment reserve fund.....		40,513	5 0
Profit and loss balance.....		268,296	13 10
	£	8,169,189	15 9

THE NORTHERN ASSURANCE COMPANY, LIMITED—*Concluded.*

FIRE ACCOUNT.

£	s.	d.	£	s.	d.	£	s.	d.
Amount of fire insurance fund at the beginning of the year:—			Claims under policies paid and outstanding.....			£ 648,382 14 6		
Reserve for unexpired risks.....			Commission.....			188,289 18 9		
Additional reserve.....			Expenses of management.....			281,115 15 2		
			Contributions to fire brigades.....			2,890 8 5		
Amount transferred from profit and loss account in terms of			Transferred to profit and loss account:—					
Resolution of general meeting held 7th May, 1912.....			Profit for the year.....			131,571 6 11		
Premiums.....			Interest.....			70,525 4 0		
Interest, dividends and rents.....			Amount of fire insurance fund at the end of the year, as per			202,096 10 11		
Less income tax thereon.....			Balance Sheet:—					
			Reserve for unexpired risks, being					
			50% of premium income for the			630,018 6 7		
			year.....			1,200,000 0 0		
			Additional reserve.....					
						1,830,018 6 7		
						£ 3,152,793 14 4		

PROFIT AND LOSS ACCOUNT

£	s.	d.	£	s.	d.	£	s.	d.
Balance of last year's account.....			Amount transferred to fire fund in terms of resolutions of			100,000 0 0		
Interest, dividends and rents not carried to			general meeting, held 7th May, 1913.....			1,025 17 5		
other accounts.....			Loss on exchange.....			70,625 0 0		
Less income tax thereon.....			Dividend and bonus declared May 7th, 1913.....			42,375 0 0		
			Dividend declared October 16th, 1913.....			300 0 0		
Amount written off loan account, since recovered.....			Allowances to families of deceased officers.....			1,779 0 11		
Amounts transferred from:—			Company's moiety of assurance premiums of staff.....			531 4 11		
Employers' liability account.....			Agents' and other balances irrecoverable.....			368,046 13 10		
Fire account.....			Balance, as per balance sheet.....					
General account.....						£ 584,682 17 1		
Accident account.....								

SESSIONAL PAPER No. 8

BALANCE SHEET.

LIABILITIES.

Shareholders' capital paid up.....	£	s.	d.
Fire insurance fund.....	300,000	0	0
Life assurance funds:—	1,830,018	6	7
Participation.....			
Non-participation.....	4,099,971	14	3
Annuity fund.....	351,552	1	2
Endowment and capital redemption fund.....	922,645	0	11
Employers' liability insurance fund.....	100,188	15	0
Accident insurance fund.....	46,989	18	0
General insurance fund.....	4,364	18	5
Staff pension fund.....	19,100	3	5
Fletcher trust fund.....	151,641	4	2
Profit and loss account.....	10,507	14	2
Investment reserve fund.....	368,046	13	10
	40,513	5	0
	£ 8,253,939	15	9

Claims admitted or intimated but not paid:—

Life insurance.....	49,534	12	10
Fire insurance.....	104,223	8	5
Unclaimed surrender values.....	2,565	19	9
Annuities due and unpaid.....	1,272	0	5
Outstanding charges and income tax.....	50,010	17	10
Bills payable.....	47,893	11	2
Due to other companies and agents.....	83,335	13	10
Shareholders' dividends unclaimed.....	2,209	17	0

 £ 8,594,985 17 0

ASSETS.

Mortgages on property within the United Kingdom.....	£	s.	d.
Mortgages on property out of the United Kingdom.....	376,878	0	5
Loans on parochial and other public rates.....	17,583	5	5
Life interests.....	256,314	7	7
Reversions.....	50,608	18	7
Company's policies within their surrender values.....	39,024	5	11
Investments:—	280,446	6	6
Deposit with High Court—			
(225,000 South-Eastern Ry. 3% Preference Stock).....	20,440	0	0
British Government Securities.....	444,196	14	1
Municipal and county securities, United Kingdom.....	472,134	0	10
Indian and colonial government securities.....	579,913	3	11
Indian and colonial provincial securities.....	131,847	14	7
Indian and colonial municipal securities.....	380,767	15	3
Foreign government securities.....	735,131	10	11
Foreign provincial securities.....	65,762	15	0
Foreign municipal securities.....	629,688	19	10
Home and foreign.....	1,685,828	5	6
Railway and other preference and guaranteed stocks.....	590,429	18	5
Railway and other ordinary stocks.....	62,529	18	4
Rent charges.....	1,643	0	9
Freshold ground rents.....	45,097	11	9
House property (company's offices).....	606,948	18	11
House property (mortgages foreclosed).....	8,987	3	8
Company's interest in salvage corps' buildings.....	6,349	0	3
Reversions.....	395,686	11	3
Agents' balances.....	352,439	15	3
Outstanding premiums.....	32,359	16	4
Outstanding interest, dividends and rents.....	4,172	2	2
Interest accrued but not payable.....	80,768	11	4
Bills receivable.....	39,338	17	3
Cash—			
On deposit.....	22,301	0	0
On hand and on current account.....	178,658	18	1
Stamps in hand.....	407	15	11
	£ 8,594,985	17	0

NORTHWESTERN NATIONAL INSURANCE COMPANY OF MILWAUKEE, WISCONSIN.

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1913.

LEDGER ASSETS.

Book value of real estate.....	\$ 178,000 00
Mortgage loans on real estate, first liens.....	1,280,900 00
Book value of bonds.....	4,986,462 82
Cash on hand, in trust companies and in banks.....	285,523 10
Agents' balances and bills receivable.....	338,523 30
Total ledger assets.....	\$ 7,069,409 22

NON-LEDGER ASSETS.

Interest accrued.....	\$ 32,299 00
Gross assets.....	\$ 7,101,708 22
Deduct assets not admitted.....	456,940 71
Total admitted assets.....	\$ 6,644,767 51

LIABILITIES.

Net amount of unpaid losses.....	\$ 160,698 97
Total amount of unearned premiums.....	3,309,898 74
Conflagration reserve.....	500,000 00
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued.....	2,192 64
Taxes due or accrued (estimated).....	100,000 00
Commissions, brokerage and other charges due or to become due to agents and brokers....	21,566 00
Total liabilities except capital stock.....	\$ 4,094,356 35
Capital stock paid up in cash.....	1,000,000 00
Surplus over all liabilities.....	1,550,411 16
Total liabilities.....	\$ 6,644,767 51

INCOME.

Net cash received for premiums.....	\$ 2,714,008 46
Interest and dividends.....	262,340 19
Rents.....	8,321 20
Agents' balances previously charged off.....	10 05
Gross profit on sale or maturity of real estate.....	774 77
Gross increase, by adjustment in book value of stocks.....	8,000 00
Total income.....	\$ 2,993,454 67

DISBURSEMENTS.

Net amount paid for losses.....	\$ 1,230,945 71
Expenses of adjustment and settlement of losses.....	41,042 96
Paid stockholders for interest and dividends.....	150,000 00
Commissions or brokerage.....	676,049 81
Allowances to local agencies for miscellaneous agency expenses.....	7,093 76
Salaries, \$60,041.60; and expenses, \$191,381.62; of special and general agents.....	251,423 22
Salaries, fees and all other charges of officers, directors, trustees, and home office employees	105,323 02
Rents.....	8,000 00
Underwriters' boards and tariff associations.....	12,017 94
Fire department, fire patrol and salvage corps assessments, fees, taxes and expenses.....	15,525 87
Inspections and surveys.....	287 50
Taxes on real estate.....	4,102 65
State taxes on premiums, Insurance Department licenses and fees.....	89,046 89
All other licenses, fees and taxes.....	10,124 20

SESSIONAL PAPER No. 8

NORTHWESTERN NATIONAL—*Concluded.*DISBURSEMENTS—*Concluded.*

Agents' balances charged off.....	\$	186 79
Gross loss on sale or maturity of bonds.....		128 34
All other expenditure.....		65,566 06
Total disbursements.....	\$	<u>2,666,864 72</u>

RISKS AND PREMIUMS.

Amount of fire risks written or renewed during the year.....	\$350,432,983 00
Premiums thereon.....	3,352,841 30
Amount of risks terminated during the year.....	296,215,652 00
Premiums thereon.....	2,908,457 56
Net amount in force at December 31, 1913.....	720,996,838 00
Premiums thereon.....	<u>6,396,626 70</u>

SESSIONAL PAPER No. 8

THE NORWICH UNION FIRE.—*Concluded.*

BALANCE SHEET.

LIABILITIES.				ASSETS.			
	£	s.	d.		£	s.	d.
Capital Subscribed—				Mortgages on property within the			
£1,100,000 in 44,000 Shares of £25				United Kingdom.....	14,750	0	0
each, £3 paid up.....	132,000	0	0	Loans on Parochial and other rates	25,799	0	0
"Norwich and London" Debenture				Investments—			
Stock.....	580,000	0	0	Deposit with High Court:			
Fire Insurance Fund.....	1,274,379	12	8	£7,500 Bank of England			
Accident and Employers' Liability				Stock.....	£17,418	15	0
Insurance Fund.....	360,805	6	4	£5,000 Consols..	3,578	2	6
Marine Insurance Fund.....	50,796	9	5		20,996	17	6
Clerks' Superannuation and Benefit				British Government Securities.	192,102	3	9
Funds.....	40,974	9	5	Municipal and County Securities,			
Profit and Loss Account.....	66,293	6	8	United Kingdom.....	36,933	19	2
	£2,505,249	4	6	Indian and Colonial Government			
Fire Claims admitted or intimated				Securities.....	144,566	17	5
but not paid.....	101,304	18	11	Indian and Colonial Provincial			
Sundry Creditors, Fire.....	5,803	7	5	Securities.....	23,645	15	5
Sundry Creditors, Accident.....	6,556	10	9	Indian and Colonial Municipal			
Bills payable.....	9,392	15	6	Securities.....	116,404	8	6
				Foreign Government Securities...	173,274	17	6
				Foreign Provincial Securities....	77,431	5	4
				Foreign Municipal Securities....	188,274	12	10
				Railway and other Debentures			
				and Debenture Stocks (Home			
				and Foreign).....	634,670	19	7
				Railway and other Preference			
				and Guaranteed Stocks.....	190,523	19	3
				Railway and other Ordinary			
				Stocks.....	36,722	14	3
				House Property.....	145,561	9	9
				Agents' Balances.....	197,923	12	10
				Outstanding Premiums.....	82,911	19	4
				Interest accrued but not payable..	25,879	16	2
				Bills receivable.....	8,560	13	11
				Cash—			
				On Deposit.....	98,919	15	10
				In hand and on Current Account	192,451	18	9
	£2,628,306	17	1		£2,628,306	17	1

THE OCEAN MARINE INSURANCE COMPANY, LIMITED.

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1913.

REVENUE ACCOUNT.

Balance from 1912 underwriting account.....	£	s.	d.	Net claims under policies and returns, for 1912 paid in 1913.	£	s.	d.
Premiums 1912, account received during 1913.....	112,355	1	7	Transferred to underwriting reserve for balance of 1912 claims.....	83,075	7	9
	11,489	18	2	Profit on 1912 underwriting account carried to profit and loss	26,763	0	0
	£	123,844	19	9	£	14,006	12
					£	123,844	19
Net premiums for 1913.....	£	304,751	19	4	Net claims under policies for 1913.....	£	132,557
					Directors' remuneration.....	£	3,444
					Office salaries.....	10,435	0
					General office charges.....	2,180	16
					Subscriptions to Lloyd's registers, etc.....	612	16
					Rates, taxes, etc.....	1,679	5
					Rent of Company's office.....	1,500	0
					Balance of 1913 underwriting account carried forward.....	19,851	19
						152,342	15
	£	304,751	19	4	£	304,751	19

PROFIT AND LOSS ACCOUNT.

	£	s.	d.		£	s.	d.	
Balance brought forward.....	83,229	0	9	Dividends declared on account of 1913, less tax.....	19,775	0	0	
Profit on 1912 underwriting account.....	14,006	12	0	Income tax.....	1,162	14	0	
Interest and rent received and accrued.....	26,999	18	0	Depreciation in value of securities.....	24,090	1	3	
				Balance carried to balance sheet.....	79,207	15	7	
	£	124,235	10	9	£	124,235	10	9

SESSIONAL PAPER No. 8

BALANCE SHEET.

LIABILITIES.	
Capital—40,000 shares of £25, paid up £2:10s. per share (now vested in the North British and Mercantile Insurance Company).....	
Marine fund:—	
Reserve.....	£ 400,000 0 0
Profit and loss.....	79,207 15 7
Underwriting reserve.....	
Balance of underwriting account 1913.....	
Sundry creditors.....	

£ 823,004 5 5

ASSETS.

Investments:—	
British Government Securities.....	36,038 0 0
Municipal and County securities, United Kingdom.....	18,456 0 0
Indian and Colonial Government securities.....	60,477 7 6
Foreign Government securities.....	86,049 13 4
Foreign Municipal securities.....	101,161 15 2
Guaranteed and other Indian railway stock.....	30,837 10 0
Indian Government railway annuities.....	10,875 0 0
Railway and other debentures and debenture stocks:—	
Home and Foreign.....	207,801 7 5
Railway preference and guaranteed stocks.....	9,628 9 3
Railway ordinary stocks.....	17,069 5 0
Freehold premises.....	90,000 0 0
Agents' balances.....	39,519 4 9
Outstanding premiums.....	46,657 5 11
Interest accrued but not yet payable.....	8,354 15 2
Policy stamps on hand.....	233 1 5
Cash:—	
On deposit.....	55,677 6 3
In hand and on current account.....	4,138 4 3

£ 823,004 5 5

THE PALATINE INSURANCE COMPANY, LIMITED.

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1913.

REVENUE ACCOUNT.

	£	s.	d.		£	s.	d.
Amount of fire insurance fund at the beginning of the year—				Claims under policies paid and outstanding, after deduction of reinsurance	281,325	18	1
Reserve for unexpired risks	193,740	0	0	(Commission and brokerage)	103,576	10	8
Additional reserve	376,983	2	8	State charges—foreign	13,488	0	2
				Contributions to Fire Brigade	1,153	6	0
Premiums after deduction of reinsurance	570,723	2	8	Expenses of management	58,049	7	4
Interests and Dividends	499,725	15	4	Bad debts	61	5	1
	26,424	1	1	Amount to profit and loss	80,000	0	0
				Interest on loans	1,712	2	11
				Amount of Fire Insurance fund at the end of the year—			
				Reserve for unexpired risks, being			
				40 per cent. of premium income	199,890	0	0
				for the year	356,715	18	10
				Additional reserve	556,405	18	10
					£ 1,096,872	19	1

PROFIT AND LOSS ACCOUNT.

	£	s.	d.		£	s.	d.
Balance of last year's account	22,275	0	0	Dividends paid to ordinary shareholders for 1913	22,275	0	0
Transferred from revenue account	80,000	0	0	Dividends paid to preference shareholders	47	1	8
				Transferred to investment reserve fund	28,000	0	0
				Balance carried to next year's account	51,952	18	4
					£ 102,275	0	0

SESSIONAL PAPER No. 8

BALANCE SHEET.

LIABILITIES.		ASSETS.	
	£ s. d.		£ s. d.
Shareholders' capital—		Investments—	
Preference—100 shares of £10 each, fully paid.....	1,000 0 0	British government securities.....	10,237 10 0
Ordinary—9,900 shares of £10 each, fully paid.....	99,000 0 0	Colonial municipal securities.....	12,316 18 4
Fire insurance fund.....	566,605 18 10	Foreign government securities.....	42,539 15 11
Investment Reserve Fund.....	28,451 5 8	Foreign municipal securities.....	131,170 9 6
Loan account.....	36,043 18 11	Railway and other debentures and debenture stocks—	
Claims admitted or intimated but not paid, less amounts		Home and foreign.....	368,777 5 0
recoverable under reinsurances.....	49,350 0 0	Railway stocks.....	71,172 4 1
Amounts due to agents and others.....	£ 2,557 12 2	Ordinary stocks.....	384 19 2
Amounts due to other companies for re-		Branch and agency balances.....	105,254 2 9
insurances.....	28,485 16 2	Bills receivable.....	1,000 0 0
Profit and loss account.....		Outstanding interest.....	350 0 0
		Amounts due by other companies for reinsurances and	
		losses.....	41,624 7 7
		Cash in hand and on current account.....	68,729 19 9
			£ 853,447 10 1
			£ 853,447 10 1

PHŒNIX ASSURANCE COMPANY, LIMITED.

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1913.

FIRE DEPARTMENT.

The net premiums amounted to £1,403,803, and the net losses to £724,566, or 51·6 per cent of the premiums. The expenses and commission together amounted to £551,599, being 39·3 per cent of the premiums. A profit is shown in this department of £127,638, which with the receipts for interest of £64,399 makes a total of £192,037 to be carried to profit and loss.

PROFIT AND LOSS ACCOUNT.

The operations of the year resulted in a total trading profit from fire, accident and marine accounts of £158,690. This amount has been passed to profit and loss, in addition to £156,784 for interest.

After payment of dividends and the interest on the debenture stocks, amounting to £207,411 there remains a balance of £385,053 of which the directors have applied £91,749 in writing down the Stock Exchange securities in the fire, marine and accident funds to the market price at 31st December, 1913, and have passed £10,000 to office premises accounts, leaving a balance of £283,304 to be carried to the credit of next year's account.

An interim dividend of 3s. 6d. per share was paid in November last and the directors recommend payment on 1st May next of a final dividend of 4s. 6d. per share, making a total payment of 8s. per share for the year 1913. All dividends are subject to deduction of income tax.

FUNDS OF THE COMPANY ON THE 31ST DECEMBER, 1913.

Fire funds (including general reserve).....	£ 1,850,000
Life and capital redemption funds.....	11,429,866
Marine funds.....	530,440
Employers' Liability, Accident, and General Funds.....	94,659
Profit and Loss Account.....	283,304
Capital paid up.....	422,855
Debenture Stock Funds.....	1,277,950
	<hr/>
	£ 15,889,074
Provision for outstanding liabilities.....	415,871
	<hr/>
Total assets as per balance sheet.	£ 16,304,945

SESSIONAL PAPER No. 8

PHENIX ASSURANCE—Continued.

FIRE REVENUE ACCOUNT.

	£	s.	d.	£	s.	d.	£	s.	d.		
Amount of funds at the beginning of the year:—											
Reserve for unexpired risks.....	650,000	0	0				209,919	3	9		
General reserve.....	1,200,000	0	0				331,154	2	10		
Premiums.....				1,850,000	0	0	10,525	18	1		
Interest, dividends and rents.....	66,743	10	1	1,403,802	12	6					
Less income tax thereon.....	2,344	9	2								
				64,399	0	11					
							Transferred to profit and loss account—				
							Trading profit.....	127,637	10	8	
							Interest.....	64,399	0	11	
							Amount of funds at the end of the year:—				
							Reserve for unexpired risks.....	650,000	0	0	
							General reserve.....	1,200,000	0	0	
				£	3,318,201	13	5	£	3,318,201	13	5
							Claims paid and outstanding.....				
							Commission.....				
							Expenses of management.....				
							Contributions to fire brigades.....				
							Transferred to profit and loss account—				
							Trading profit.....				
							Interest.....				
							Amount of funds at the end of the year:—				
							Reserve for unexpired risks.....				
							General reserve.....				

PROFIT AND LOSS ACCOUNT.

	£	s.	d.	£	s.	d.	£	s.	d.		
Balance of last year's account.....				285,718	0	7	Final dividend for 1912 (less income tax).....	89,592	8	1	
Interest, dividends and rents—							Interim dividend for 1913 (less income tax)...	69,682	19	7	
From fire account.....	64,399	0	11				Interest on debenture stocks (less income tax)...	45,136	2	4	
Accident account.....	3,041	9	9								
Marine account.....	18,297	0	2				Income tax on profits.....	297,411	10	0	
Net carried to other accounts. £ 74,686	7	0					Bad debts.....	8,303	7	2	
Less income tax thereon... 3,639	16	8					Securities written down.....	589	6	0	
				71,046	10	4	Office premises account.....	91,748	14	9	
Trading profit transferred—							Balance carried forward.....	10,000	0	0	
From fire account.....	127,637	10	8					283,303	16	3	
Accident account.....	11,052	13	3	156,784	1	2					
Marine Account.....	20,000	0	0								
Transfer fees.....				158,690	3	11					
				104	2	6					
				£	601,356	14	2	£	601,356	14	2

PHENIX ASSURANCE—Concluded.

GENERAL BALANCE SHEET.

LIABILITIES.

	£	s.	d.
Capital (fully subscribed) £2,210,650—			
In 399,755 £10 shares, £1 paid	£	399,755	
In 113,100 £1 shares, fully-paid ("Pelican" shares)		113,100	
Fire insurance funds.	422,855	0	0
Marine insurance funds.	1,850,000	0	0
Employers' liability, accident and general insurance funds.	530,439	15	1
Profit and loss account.	94,659	13	9
	283,303	16	3
	£	3,181,258	5 1
4 p.c. debenture stock (Law Life)	£	1,000,000	
4 p.c. debenture stock (1911)		277,950	
Interest on debenture stocks accrued but not due	1,277,950	0	0
Claims admitted or intimated but not paid (Fire)	8,022	13	9
Outstanding accounts—	110,139	0	0
Fire department.	86,844	15	7
Accident department.	5,275	11	2
Marine department.	63,047	12	0
Dividends.	255	19	11
Debenture stock interest.	83	14	9
Bills payable (Fire department)	4,829	14	4
	£	4,738,307	6 7
Life department funds and outstanding liabilities as per balance sheet.		11,506,637	11 11
	£	16,304,944	18 0

ASSETS.

	£	s.	d.
Mortgages on property within the United Kingdom	454,648	6	10
Loans on life interests	102,828	6	2
Loans on reversions	32,182	18	3
Loans on stocks and shares	6,424	7	5
Investments at book values—			
Municipal and County securities, United Kingdom	1,485	0	0
Indian and Colonial provincial securities	37,801	0	0
Indian and Colonial provincial securities	26,080	0	0
Indian and Colonial provincial securities	169,155	0	0
Foreign government securities	259,317	0	0
Foreign provincial securities	90,200	0	0
Foreign municipal securities	365,130	0	0
Railway and other debentures and debenture stocks, Home and Foreign	1,321,467	3	5
Railway and other preference and guaranteed stocks	231,858	0	0
Railway and other ordinary stocks	191,753	19	7
Freehold ground rents	26,360	0	2
House property	538,560	8	8
Salvage corps promises (company's share)	19,795	2	2
Life interests	7,116	18	4
Reversions	3,725	0	0
Agents' balances	562,529	8	6
Outstanding premiums (accident department)	4,328	0	0
Outstanding interest, dividends and rents (less income tax)	1,276	18	0
Interest accrued but not payable (less income tax)	46,018	13	9
Bills receivable	16,166	3	0
Cash—On deposit	19,676	14	4
In hand and on current account	202,422	18	0
	£	4,738,307	6 7
Life department assets, as per separate Balance sheet.		11,506,637	11 11
	£	16,304,944	18 6

SESSIONAL PAPER No. 8

PROVINCIAL INSURANCE COMPANY, LIMITED.
GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1913.
FIRE ACCOUNT.

	£	s.	d.		£	s.	d.	
Reserve for unexpired risks at December 31, 1912.....	9,658	0	0	Losses (paid and outstanding) after deduction of reinsurances...	12,704	13	4	
Premiums, less reinsurances.....	28,866	9	1	Expenses of management.....	7,428	4	6	
				Commission.....	3,782	3	9	
				Transfer to profit and loss account.....	3,063	7	6	
				Reserve for unexpired risks at December 31, 1913, (40% of the net premiums).....	11,546	0	0	
					£	38,524	9	1

PROFIT AND LOSS ACCOUNT.

	£	s.	d.		£	s.	d.	
Balance from last year.....	945	14	3	Dividend at 5% less income tax.....	4,237	10	0	
Interest and dividends received and outstanding.....	4,911	19	3	Transferred to general reserve fund.....	4,000	0	0	
Profit from fire account.....	3,093	7	6	To write down investments to present market values.....	2,000	0	0	
Profit from accident account.....	1,778	7	1	Balance to next year.....	461	18	1	
	£	10,699	8	1	£	10,699	8	1

BALANCE SHEET.

BALANCE SHEET.			
LIABILITIES.		£	s. d.
Shareholders' Capital—			
Authorized—25,000 shares of £10 each.....	£250,000		
Subscribed—18,000 shares of £10 each.....	£180,000		
Paid up—18,000 shares of £5 each.....	£90,000	0	0
General reserve fund.....	25,000	0	0
Fire account—reserve for unexpired risks.....	11,546	0	0
Accident account—reserve for unexpired risks.....	7,398	0	0
Profit and loss account.....	461	18	1
Total funds available for fire and accident liabilities.....	134,405	18	1
Dividend of 5% less income tax.....	4,237	10	0
Outstanding fire losses.....	277	0	0
Outstanding accident claims.....	3,735	0	0
Sundry liabilities.....	170	0	0
	£	142,825	8 1
ASSETS.		£	s. d.
Mortgages on property within the United Kingdom.....	1,510	0	0
Consols.....	7,121	13	9
Indian and colonial securities.....	17,181	9	1
Foreign Municipal securities.....	1,575	0	0
Railway and other debentures and debenture stocks—home and foreign.....	29,447	2	0
Railway stocks, preference and guaranteed.....	41,184	12	8
Railway and other ordinary stocks.....	10,985	13	9
Freehold property.....	10,150	0	0
Agents' balances.....	5,850	6	10
Outstanding interest.....	1,700	0	0
Outstanding premiums.....	1,650	0	0
Sundry debtors.....	6,420	0	0
Cash at bankers, at branches and in hand.....	6,303	10	0
Office furniture, fittings, &c., less depreciation.....	1,746	0	0
	£	142,825	8 1

RAILWAY PASSENGERS ASSURANCE COMPANY.

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER, 31, 1913.

EMPLOYERS' LIABILITY REVENUE ACCOUNT.

	£	s.	d.	£	s.	d.	
Amount of Employers' Liability Insurance Fund at the beginning of year:—							
Reserve for unexpired risks.....	49,678	0	0				
Estimated liability in respect of outstanding claims.....	62,520	0	0				
Reserve for contingencies.....	2,000	0	0				
Premiums.....				114,198	0	0	
Interest and dividends.....				129,929	2	10	
Less income tax thereon.....	5,227	4	3				
	304	18	3				
				4,922	6	0	
Reserve for unexpired risks, being 40 per cent of premium income for the year.....				£	51,971	0	0
Total estimated liability in respect of outstanding claims.....					57,784	0	0
Reserve for contingencies.....					2,000	0	0
Balance to profit and loss account.....							
				111,755	0	0	
				24,990	19	8	
				£	249,049	8	10

Payments under policies, including medical and legal expenses.	64,811	1	3	
Commission.....	17,678	12	1	
Expenses of management.....	29,813	15	1	
Amount of Employers' Liability Insurance Fund at the end of the year:—				
Reserve for unexpired risks, being 40 per cent of premium income for the year.....	£	51,971	0	0
Total estimated liability in respect of outstanding claims.....		57,784	0	0
Reserve for contingencies.....		2,000	0	0
Balance to profit and loss account.....				
	111,755	0	0	
	24,990	19	8	
	£	249,049	8	10

PROFIT AND LOSS ACCOUNT.

	£	s.	d.	£	s.	d.
Balance of last year's account.....				138,032	5	6
Balance of accident revenue account at 31st December, 1913.....	34,508	13	4			
Balance of employers' liability revenue account at 31st December, 1913.....	24,990	19	8			
Balance of general revenue account at 31st December, 1913.....	12,079	18	10			
Interest and dividends not carried to other accounts.....	13,594	8	8	72,179	11	10
Less income tax thereon.....	731	0	2			
				12,803	8	6
				£	223,075	5 10

	£	s.	d.
Bad debts.....		387	17 8
Income tax.....		703	14 8
Loss on investments realized.....		1,477	10 5
Investment Reserve Fund.....		20,000	0 0
Balance.....		200,505	17 1
	£	223,075	5 10

	£	s.	d.
	64,811	1	3
	17,078	12	1
	29,813	15	10
	111,755	0	0
	24,990	19	8
£	249,049	8	10

	£	s.	d.
	387	17	8
	703	14	8
	1,477	16	5
	20,000	0	0
	200,505	17	1

	£	s.	d.
Bad debts.....	387	17	8
Income tax.....	703	14	8
Loss on investments realized.....	1,477	16	5
Investment Reserve Fund.....	20,000	0	0
Balance.....	200,505	17	1

SESSIONAL PAPER No. 8

BALANCE SHEET.			Assets.		
LIABILITIES.					
£	s.	d.	£	s.	d.
Shareholders' capital—			Mortgages on property in the United Kingdom.....		
100,000 shares of £10 each, paid up £2 per share (now vested in the North British and Mercantile Insurance Company).....			16,600	0	0
Accident Insurance fund.....			42,982	17	0
Employers' Liability Insurance fund.....			9,314	8	2
General Insurance fund.....			35,164	2	1
Profit and loss account.....			22,524	3	7
Investment reserve fund.....			59,073	1	4
Other sums owing by the Company—			83,166	9	9
Sundry creditors.....			19,432	7	8
Unclaimed dividends, &c.....			259,233	9	4
			24,761	19	0
			6,117	1	8
			7,515	9	3
			39,643	7	2
			625,588	16	0
			Note.—The values of the Stock Exchange securities are inserted at or under cost price. Part of the above assets has been specifically deposited under local laws in various places out of the United Kingdom as security to holders of policies there issued.		
			Agents' balances.....		
			44,175	4	9
			2,279	19	5
			6,763	17	8
			500	0	0
			Cash—		
			On deposit.....		
			10,000	0	0
			13,549	13	10
			194	19	5
			Due from sundry debtors.....		
			77,483	15	1
			£ 703,052	11	1
			£ 703,052	11	1

SESSIONAL PAPER No. 8

BALANCE SHEET.

LIABILITIES.

	£	s.	d.
Promoters' capital paid up.....	689,219	17	10
Life assurance fund.....	3,680,326	8	8
Annuity fund.....	914,245	12	2
Capital redemption fund.....	81,281	2	2
Fire insurance fund.....	403,595	0	0
Marine insurance fund.....	251,239	17	5
General accident insurance fund.....	177,565	0	0
Profit and loss account (general reserve fund).....	580,823	13	0
Claims admitted or intimated, but not paid—			
Life assurance.....	39,601	18	8
Capital redemption.....	15	0	0
Fire insurance.....	79,520	1	10
Annuities due and unpaid.....	5,929	0	0
Surrendered and settlement policies suspense accounts.....	5,007	0	5
Deposit fund (clerks' savings).....	21,883	16	6
Security deposit fund (security for agents and others).....	2,216	13	4
Pension and other reserve funds.....	60,488	10	1
Bills payable.....	600	0	0
Sundry creditors.....	99,503	19	0

£ 7,093,062 11 1

ASSETS.

	£	s.	d.
Mortgages on property within the United Kingdom.....	622,724	19	2
Mortgages on property out of the United Kingdom.....	38,063	16	6
Loans on provincial and other public rates.....	158,711	12	2
Loans on life interests.....	218,733	8	4
Loans on reversions.....	177,218	5	11
Loans on stocks and shares.....	199,060	17	11
Loans on Company's policies within their surrender values.....	198,352	2	6
Loans on personal security.....	135,857	0	4
Investments.....	20,250	0	0
Deposit with the High Court (Bank of England Stock)			
British Government securities and Bank of England stock.....	52,639	11	7
Municipal and county securities, United Kingdom.....	49,135	5	0
Indian and Colonial Government securities.....	110,832	11	1
Indian and Colonial provincial securities.....	23,564	0	0
Indian and Colonial municipal securities.....	108,486	0	0
Foreign government securities.....	364,298	11	9
Foreign provincial securities.....	62,598	15	11
Foreign municipal securities.....	312,265	3	6
Railway and other debentures and debenture stocks			
—Home and Foreign.....	1,831,455	18	0
Railway and other preference and guaranteed stocks.....	380,374	7	11
Railway and other ordinary stocks.....	295,789	3	5
Freehold ground rents.....	129,177	9	8
House property.....	332,690	14	1
Life interests.....	64,212	2	1
Reversions.....	145,663	10	10
Agents' balances.....	521,036	3	1
Outstanding premiums.....	32,632	4	1
Outstanding interest, dividends and rents.....	10,344	16	2
Interest accrued but not payable.....	71,021	0	0
Bills receivable.....	12,884	18	5
Marine stamps.....	623	13	1
Cash—			
On deposit.....	132,096	16	6
In hand and on current account.....	149,112	12	1

£ 7,093,062 11 1

THE ROYAL INSURANCE COMPANY, LIMITED.

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1913.

FIRE DEPARTMENT.

The net Premiums amounted to £4,123,721 9s. 8d. and the losses to £2,160,539 3s. 0d. After charging Commission, Expenses of Management, and Fire Brigade Contributions, the Surplus of £462,904 0s. 5d. has been carried to Profit and Loss Account.

PROFIT AND LOSS ACCOUNT.

The amount at the credit of the Profit and Loss Account, after payment of the Final Dividend for the year 1912, was.....					£1,054,692	0	7
To which have been added:—							
From Fire Account.....	£	462,904	0	5			
From Marine Account.....		91,501	1	4			
Interest, less Income Tax, not carried to other Accounts.....		315,420	8	1			
	£	869,825	9	10			
Less Income Tax on Profits.....		29,972	1	1			
					839,853	8	9
					£ 1,894,545	9	4
Amounts carried to—							
General Insurances Account.....	£	50,000	0	0			
Superannuation Fund.....		25,000	0	0			
Amounts written off Investments.....		350,000	0	0			
					425,000	0	0
					£ 1,469,545	9	4
Less—							
Interest on Debenture Stock—							
Paid 1st July, 1913.....	£	15,891	11	9			
Provision for amount due and paid 1st January, 1914.....		15,891	11	4			
	£	31,783	3	1			
Dividend—							
Interim: 14s. per Share, less Income Tax, paid 15th November, 1913.....	£	194,103	9	10			
Provision for Final Dividend:							
12s. per Share, less Income Tax, from Fire and Marine Profits and Interest.....	£	166,374	7	11			
2s. per Share, less Income Tax, from Life Profits.....		27,729	1	5			
					194,103	9	4
					388,206	19	2
					419,990	2	3
Balance of Profit and Loss Account as per Balance Sheet.....					£ 1,049,555	7	1

FUNDS.

After providing for Debenture Interest and the Final Dividend for 1913, the Funds of the Company will stand as follows, viz.:—

Capital paid up.....	£	441,702	0	0			
Life Assurance Fund.....	£	10,529,845	0	3			
Annuity Fund.....		779,749	15	6			
					11,309,594	15	9
Capital Redemption Assurances Fund.....					36,310	19	0
Personal Accident Fund.....	£	64,143	2	2			
Employers' Liability Fund.....		294,961	7	7			
General Insurances Account.....		421,032	17	11			
					780,137	7	8
Marine Fund.....					970,391	17	11
Superannuation Fund.....					130,442	16	3
Fire Fund.....	£	3,300,000	0	0			
Reserve Fund.....		1,600,000	0	0			
Balance of Profit and Loss Account.....		1,049,555	7	1			
					5,949,555	7	1
					£ 19,618,135	3	8

THE ROYAL INSURANCE COMPANY, LIMITED—*Concluded.*

PROFIT AND LOSS ACCOUNT.

	£	s.	d.		£	s.	d.
Balance of last year's account.....	1,054,692	0	7	Dividend for year 1913—			
Interest and dividends not carried to other accounts.....	315,420	8	1	Interim payment.....	194,103	9	10
Surplus from fire account.....	462,904	0	5	Provision for final payment.....	194,103	9	4
Profit from marine account.....	91,501	1	4				
					388,206	19	2
				Interest on Debenture Stock—			
				Paid 1st July, 1913.....	15,891	11	9
				Provision for payment due 1st			
				January, 1914.....	15,891	11	4
				Income tax on profits.....			
				Amount written off investments.....	31,783	3	1
				Transferred to general insurance account.....	29,972	1	1
				Superannuation fund.....	350,000	0	0
				Balance carried forward.....	50,000	0	0
					25,000	0	0
					1,049,555	7	1
					£ 1,924,517	10	5

SESSIONAL PAPER No. 8

BALANCE SHEET.

LIABILITIES.

Shareholders' Capital paid up—294,468 shares of £10 each, £1 10s. per share paid.....	£	
Life assurance fund.....	441,702	0 0
Annuity fund.....	10,529,845	0 3
Capital redemption assurances fund.....	779,749	15 6
Personal accident fund.....	36,310	19 0
Employers' liability fund.....	64,143	2 2
General insurance account.....	294,961	7 7
Marine fund.....	421,032	17 11
Superannuation fund.....	970,391	17 11
Fire fund.....	130,442	16 3
Reserve fund.....	3,300,000	0 0
Profit and loss account.....	1,000,000	0 0
	1,049,555	7 1
	£	19,618,135 3 8
4 per cent redeemable debenture stock.....	843,800	0 0
Perpetual insurance account.....	16,819	0 10
Claims admitted or intimated but not paid—		
Life.....	£	70,560 11 10
Fire.....	267,593	19 2
Marine.....	83,433	18 6
General.....	146,560	0 0
Annuities due and unpaid.....	508,087	9 6
Outstanding dividends.....	364	2 9
Outstanding balances.....	2,074	2 9
Bills payable.....	69,366	16 1
Balances of reinsurance accounts.....	39,132	13 0
Debenture interest, due 1st January, 1914.....	441,057	13 7
Final dividend, payable 12th May, 1914.....	15,891	11 4
	194,103	9 4

£ 21,748,852 2 10

ASSETS.

Mortgages on property within the United Kingdom.....	£	1,812,883	4 5
Mortgages on property out of the United Kingdom.....		290,602	14 11
Loans on parochial and other public rates.....		585,580	10 7
“ life interests.....		40,585	0 0
“ Reversions.....		11,250	0 0
“ company's policies within their surrender values.....		639,357	8 5
Investments—			
Deposit with the High Court.....		22,000	0 0
British government securities.....		364,040	5 4
Municipal and county securities, United Kingdom.....		219,841	14 5
Indian and colonial government securities.....		242,011	17 7
“ provincial securities.....		145,250	0 0
“ municipal securities.....		277,440	10 11
Foreign government securities.....		305,395	18 10
“ Provincial securities.....		377,369	0 0
Railway and other debentures and debenture stocks—			
Home and foreign.....		5,814	139 8 7
Railway ordinary stocks (of which £373,950 0s. 0d. is preferred).....		4,038,105	18 4
Shares of incorporated companies.....			
Freehold ground rents.....		451,818	17 11
House property—Freehold—			
United Kingdom.....	£	1,308,010	14 6
India and colonies.....		320,104	0 0
United States.....		233,038	10 11
Other foreign countries.....		144,730	5 0
Leasehold.....			
Agents' balances.....		2,765,883	10 5
Outstanding premiums.....		177,642	1 6
Outstanding interest, dividends, and rents.....		1,194,729	19 7
Interest accrued but not payable.....		34,618	5 6
Bills receivable.....		7,557	14 11
Cash—			
On deposit.....		167,982	17 8
In hand and on current account.....		106,233	0 0
		527,752	0 1
	£	21,748,852	2 10

THE SCOTTISH UNION AND NATIONAL INSURANCE COMPANY
 GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1913.
 FIRE INSURANCE ACCOUNT.

The premium revenue was.....		£757,845 12 8
The claims, including contributions to fire brigades and full provision for all outstandings, were.....	£390,571 18 2	
The commission and other expenses amounted to.....	271,258 1 0	
		661,829 19 2
		£96,015 13 6
Adding the interest, less income tax, on the fire insurance fund.....		16,035 10 11
There is a surplus of		£112,051 4 5
Of this surplus there has been added to the fire insurance fund	£18,381 14 1	
And carried to profit and loss account.....	93,669 10 4	
		112,051 4 5

PROFIT AND LOSS ACCOUNT AND DIVIDEND.

Balance brought forward from last year after payment of 1912 dividend.....	£	234,667 16 0
Interest, dividends and rents, less income tax.		38,334 4 7
Profit realized and reserve transferred in the accounts as shown.....		114,608 6 7
Transfer fees.		58 5 0
	£	387,668 12 2
Less—		
Interest on accident bonds.....	£	6,137 6 4
Income tax on profits		3,695 13 0
Agents' balances irrecoverable		161 8 7
Estimated cost of acquiring business and assets of City of Glasgow life assurance Company	112,400 0 0	
		122,394 7 11
	£	265,274 4 3
Out of this the directors propose to pay a dividend at the rate of 20 per cent, absorbing	£	60,000 0 0
And to carry forward.....	205,274 4 3	
		265,274 4 3

The Dividend will be payable (under deduction of income tax) in equal moieties on the 1st June and 1st December next.

The total funds of the company have increased during the year by the sum of £3,376,315 2s. 0d.

FIRE INSURANCE ACCOUNT.

FORM B.

Fire insurance fund at 1st January, 1913:—		Claims paid and outstanding after deducting reinsurance recoveries.....	£	385,351 8 8
Reserve for unexpired risks.....	£, 360,541 2 3	Commission.....		125,263 1 2
Premiums after deducting reinsurance premiums.....	757,845 12 8	Expenses of management.....		145,994 19 10
Interest, dividends, and rents.....	£ 16,487 0 10	Contributions to fire brigades.....		5,220 9 6
Less income tax	451 9 11	Profit realised—transferred to profit and loss account.....		93,669 10 4
	16,035 10 11	Fire insurance fund at 31st December, 1913:—		
		Reserve for unexpired risks, being 50 per cent of the premium income for the year....		378,922 16 4
	£1,134,422 5 10			£1,134,422 5 10

THE SCOTTISH UNION AND NATIONAL—Continued.

PROFIT AND LOSS ACCOUNT.

	£	s.	d.		£	s.	d.
Balance at 1st January, 1913.....	287,167	16	0	Dividend paid to shareholders....	52,500	0	0
Interest, dividends, and rents not car- ried to other ac- counts.....£39,413 11 3				Interest on accident bonds.....	6,137	6	4
Less income tax... 1,079 6 8				Income tax on profits.....	3,695	13	0
				Agents' balances irrecoverable....	161	8	7
				Estimated cost of acquiring the business and assets of the City of Glasgow Life Assurance Com- pany.....	112,400	0	0
Profit realized:—				Balance at 31st December, 1913...	265,274	4	3
Fire account.....£93,669 10 4							
Accident account... 2,115 19 0							
General account... 5,146 10 7							
Profit realized and reserve transferred: employers' liab- ility account..... 13 676 6 8							
	114,608	6	7				
Transfer fees..... 58 5 0							
	£ 440,168	12	2		£ 440,168	12	2

SESSIONAL PAPER No. 8

Memo. 1. A part of the company's assets has been deposited under local laws in various places out of the United Kingdom as security to holders of fire policies there issued. £10,000 Cape of Good Hope Government 4 per cent consolidated stock has been deposited with the government of Cape province in respect of life assurance business transacted there.

Memo. 2.—The values of the Stock Exchange securities are, in respect of those held by the company on the 31st December, 1909, the middle prices quoted on that date, and in respect of those purchased since that date the purchase prices, less in both cases accrued interest and sums written off premiums on terminable securities.

£ 10,260,271 12 4

£ 10,260,271 12 4

SUN INSURANCE OFFICE, LONDON, ENGLAND.

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1913.

FIRE ACCOUNT.

Premiums received, less reinsurances.....	£ 1,571,536 12 4
Losses paid and outstanding being at the rate of 53·32 per cent on the Premiums received.....	837,961 18 3
Expenses of Management (including Commission to Agents and Working Charges of all kinds) being at the rate of 37·75 per cent.....	593,261 3 6
Interest.....	68,883 17 0
After reserving as unearned 40 per cent of the Premiums to cover liabilities under current Policies, a Credit balance of.....	190,974 4 2
is transferred to Profit and Loss Account.	

PROFIT AND LOSS ACCOUNT AND DIVIDEND.

The Balance brought forward from last year was.....	£ 712,092 13 1
Paid for Dividends in respect of 1912.....	£ 158,200 0 0
Carried to Capital Account.....	240,000 0 0
	<hr/>
	398,200 0 0
Leaving a Credit Balance of.....	£ 313,892 13 1
	<hr/>
This, by the operations of the year, has been increased to.....	£ 575,923 7 11
There has been carried to Pension Fund.....	£ 10,000 0 0
There has been carried to House Property Account.....	15,000 0 0
To Writing down Sundry Investments.....	25,000 0 0
There has been carried to Employers' Liability Reserve.....	15,000 0 0
There has been carried to Burglary and General Reserve.....	10,000 0 0
	<hr/>
	75,000 0 0
Leaving at Credit, as appears in the Balance Sheet.....	£ 500,923 7 11
An interim Dividend of seven shillings per Share, less Income Tax, was paid in January last, absorbing.....	£ 79,100 0 0
The Directors have declared a further Dividend of seven shillings per Share, less income Tax, payable on the 3rd of July, which will absorb a further sum of.....	79,100 0 0
	<hr/>
	158,200 0 0
Leaving unappropriated.....	£ 342,723 7 11
	<hr/>

FUNDS.

The Total Funds of the Office will then stand as follows:—

Capital Paid-Up.....	£ 480,000 0 0
Fire Fund.....	2,128,614 12 11
Accident Fund.....	8,660 13 0
Employers' Liability Fund.....	144,139 9 9
Burglary and General Fund.....	24,349 9 2
Dividend Reserve.....	150,000 0 0
Pension Fund.....	59,819 10 11
Balance at credit of Profit and Loss Account, after payment of Dividends.....	342,723 7 11
	<hr/>
	£ 3,338,307 3 8
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SESSIONAL PAPER No. 8

SUN INSURANCE OFFICE—Continued.

FIRE REVENUE ACCOUNT.

	£	s.	d.		£	s.	d.
Amount of fund at beginning of year—				Losses.....			
Fire Reserve at 31st December, 1912....	£	1,500,000	0 0	Commission.....			
Unearned Premiums.....		610,391	9 6	General Expenses.....	£	243,274	2 7
				Contributions to fire brigades.....		341,437	13 3
Premiums (less reinsurances).....		2,110,391	9 6			8,549	7 8
Interest.....		1,571,536	12 4	Amount of funds at end of year—			
				Unearned premiums, 40 per cent.....	£	628,614	12 11
		68,883	17 0	Reserve.....		1,500,000	0 0
	£	3,750,811	13 10	Balance transferred to profit and loss account.....			
						2,128,614	12 11
						190,974	4 2
	£	3,750,811	13 10		£	3,750,811	13 10

PROFIT AND LOSS ACCOUNT.

	£	s.	d.		£	s.	d.
Balance brought forward from 1912.....	712,062	13 1		Transferred to Capital Account.....			
Income from investments (less income tax) not earned to other accounts.....	60,311	1 5		Dividends for 1912, paid in 1913 (less Income Tax).....			
Balance from fire account.....	190,974	4 2		Income Tax on Profits.....			
" " accident account.....	2,363	14 7		Bad Debts.....			
" " employers' liability account.....	15,010	19 9		Loss on Exchange.....			
Conscience money.....	6,102	19 9		Carried to Pension Fund.....			
Transfer fees.....	2	10 0		Carried to House Property Account.....			
	82	2 6		Applied in writing down sundry Investments.....			
				Carried to Employers' Liability Account Reserve.....			
				Carried to Burglary and General Account Reserve.....			
				Balance carried to Balance Sheet.....			
	£	986,940	5 3				
					£	986,940	5 3

SUN INSURANCE OFFICE—Concluded.

BALANCE SHEET.

LIABILITIES.		£		s. d.		Assets.		£		s. d.	
Capital—£2,400,000.						Mortgages on property within the United Kingdom.....		154,529		10 7	
240,000 shares of £10 each, £2 per share paid.		480,000		0 0		Mortgages on property outside the United Kingdom.....		21,950		9 0	
2,500 of these shares are held by the office but are not included among the investments.....						Loans on provincial and other public rates..		95		8 2	
Fire Fund.....		2,128,614		12 11		Investments—					
Accident Fund.....		8,660		13 0		British Government Securities.....		27,425		0 0	
Employers' Liability Fund.....		144,139		9 9		Municipal Securities, United Kingdom.....		20,500		0 0	
Burglary and General Fund.....		24,349		9 2		Colonial Government Securities.....		24,541		18 6	
Dividend Reserve.....		150,000		0 0		Colonial Provincial Securities.....		17,409		0 0	
Pension Fund.....		59,819		10 11		Colonial Municipal Securities.....		60,569		9 9	
Balance at credit of profit and loss account.....		500,923		7 11		Foreign Government Securities.....		203,837		5 0	
		3,496,507		3 8		Foreign Provincial Securities.....		55,678		0 8	
Outstanding losses on Fire account.....		125,041		13 1		Foreign Municipal Securities.....		96,794		4 8	
Outstanding losses on Burglary and General Account.....		1,638		6 4		Railway and other Debentures and Debenture Stocks—Home, Colonial and Foreign.....		1,132,610		6 0	
Branch and Agency balances.....		16,663		3 7		Railway and other Preference and Guaranteed Stocks and Shares.....		232,895		1 1	
Amount due to other offices for reinsurance.....		60,246		6 1		Shares.....		180,557		18 8	
Bills payable.....		1,763		16 7		House property, including premises occupied by the office.....		918,567		6 10	
Reserve for outstanding commission and charges.....		20,000		0 0		Salvage corps premises.....		22,669		10 0	
Clerks' Deposit Fund.....		11,698		4 9		Deposits with Colonial Banks.....		4,250		0 0	
Staff Fidelity Guarantee Fund.....		3,134		0 8		Other investments.....		11,843		15 6	
Sundry creditors.....		5,230		7 1		Branch and agency balances					
Dividend warrants uncleared.....		13		18 9		Due by other offices.....					
Loan from bankers.....		35,000		0 0		Outstanding Premiums (since received).....					
						Bills receivable.....					
						Sundry debtors.....					
						Cash on Deposit, at Bankers and in hand.....					
								3,186,724		4 5	
								336,043		14 8	
								12,060		3 8	
								29,970		3 11	
								9,052		11 7	
								25,125		11 7	
								177,300		10 9	
								£ 3,776,277		0 7	

SESSIONAL PAPER No. 8

L'UNION COMPAGNIE D'ASSURANCES CONTRE L'INCENDIE.

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1913.

PROFIT AND LOSS ACCOUNT.

To Losses paid and unpaid.....	Fr.20,602,371 89	By Balance last year.....	Fr. 1,057,374 74
Head Office expenses.....	1,370,975 21	Premiums, including taxes.....	37,654,929 64
Agency expenses.....	7,054,059 11	Interest earned.....	1,021,967 77
General expenses.....	1,078,727 93	Received for reinsured losses.....	5,529,274 15
Reinsurance losses (foreign)....	37,609 16		
Taxes—			
Registration. Fr. 1,505,417 65			
Stamps.....	1,191,737 17		
6 francs per mil'n, 139,536 46			
12 " 279,091 73			
Patents, etc..	386,368 21		
	3,806,151 22		
Premiums paid for reinsurance.	6,712,187 20		
Increase in reserve of unearned premiums.....	390,000 00		
Total.....	Fr.41,052,081 72		
Increase in reserve for contingencies.....	1,000,000 00		
Reserve for employees.....	100,000 00		
Reserve for general agents.....	100,000 00		
Dividend at rate 197 fr. $\frac{3}{16}$ per share.....	1,979,166 65		
Balance.....	1,032,297 93		
	Fr.45,263,546 30		Fr.45,263,546 30

BALANCE SHEET.

ASSETS.		LIABILITIES.	
Unpaid capital.....	Fr. 7,500,000 00	Capital subscribed.....	Fr.10,000,000 00
Investments in bonds, stocks &c.	23,801,536 30	Statutory capitalized reserve.....	3,000,000 00
Real estate.....	4,417,102 07	Reserves from profits for contingencies.....	13,200,000 00
Cash in hand.....	306,738 84	Unearned premiums on current risks	8,360,000 00
Bills receivable.....	52,756 16	Reserve for possible loss on exchange (foreign business).....	35,000 00
Cash in banks.....	5,235,485 14	Reserve for the benefit of general agents.....	404,541 00
Securities on deposit.....	2,134,595 00	Retirement fund and reserve for benefit of employees.....	1,104,610 75
Agents' balances.....	4,389,732 68	Employees' provident fund.....	1,449,507 72
Insurance written and premiums payable in Paris.....	196,754 95	General agents' provident fund....	342,901 10
Office furniture and equipment...	24,317 20	Unpaid losses.....	1,902,294 06
Income tax paid in advance.....	47,500 01	Due reinsurance companies.....	447,838 05
Sundry debtors.....	273,593 68	Deposits—In cash..Fr. 106,840 45	
Personal property.....	1,000 00	Securities.....	2,241,435 45
			629,237 72
		Registration tax.....	335,097 86
		Stamp tax.....	57,746 25
		Income tax 6 francs per million....	115,511 29
		Income tax 12 francs per million....	1,466,620 00
		Sundry creditors.....	
		Dividends—	
		Balance of previous years unpaid....Fr. 3,310 00	
		Balance of 1913 dividend.....	1,874,526 65
			1,877,836 65
		Personal participation.....	378,636 20
		Balance profit and loss.....	1,032,297 93
	Fr.48,381,112 03		Fr.48,381,112 03

UNION ASSURANCE SOCIETY, LIMITED.

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1913.

FIRE ACCOUNT.

	£	s.	d.		£	s.	d.
Amount of fire insurance fund at the beginning of the year—				Losses paid and outstanding, after deduction of reinsurances			
Reserve for unexpired risks.....	£	246,951	7 10	Commission.....		309,514	9 6
Additional reserve.....		455,318	10 5	Contribution to fire brigades.....	£	103,949	19 1
Premiums after deduction of reinsurances.....				Foreign state charges.....		3,909	16 1
				Expenses of management.....		5,148	13 2
						103,367	0 1
				Transferred to profit and loss account.....			
				Amount of fire insurance fund at the end of the year—			
				Reserve for unexpired risks, being			
				40 per cent of the premium in-			
				come for the year.....	£	251,816	1 11
				Additional reserve.....		464,104	3 3
	£	1,331,810	3 1		£	715,920	5 2

PROFIT AND LOSS ACCOUNT.

	£	s.	d.		£	s.	d.
Balance at the beginning of the year.....		25,873	7 6	Dividends and bonuses to shareholders for 1912.....		25,000	0 0
Interest, dividends and rents.....				Income tax on profits paid and outstanding.....		20,637	0 6
Less income tax thereon.....		31,644	1 11	Alterations, repairs, office fittings and furniture at head office and branches.....			
Transferred from fire account.....		1,047	5 8	Transferred to investment reserve fund.....		562	0 8
Transferred from general accident account.....				Balance.....		35,000	0 0
						75,271	2 7
	£	156,470	3 9		£	156,470	3 9

SESSIONAL PAPER No. 8

BALANCE SHEET

LIABILITIES.		£		s.	d.
Subscribed capital, £450,000, of which is paid up.....		50,000	0	0	
Investment reserve fund.....		46,792	6	0	
Fire insurance fund.....		715,930	5	2	
Accident insurance fund.....		3,614	8	4	
Employers' liability insurance fund.....		22,021	2	10	
General accident fund.....		79,148	15	9	
Balance of profit and loss account.....		75,271	2	7	
		£	995,368	0	8
Outstanding losses—					
Fire account.....	£ 59,614	2	8		
General accident account.....	7,780	18	0		
		£	67,395	0	8
Amounts due to agents and others.....		17,892	3	7	
Amounts due to other companies.....		106,267	7	5	
Bills payable.....		1,011	1	5	
Interest received in advance of due dates.....		2,104	9	11	
		£	194,730	3	0
NOTE.—In addition to the above the society has a liability for amounts uncalled on shares in insurance companies.					

£ 1,190,098 3 8

ASSETS.		£		s.	d.
Mortgages on property out of the United Kingdom.....		41,275	10	3	
Investments— including those deposited under local laws or by contract in various colonies and foreign countries as security for holders of policies issued there:—					
British Government securities.....		331	7	6	
Municipal and county securities, United Kingdom.....		2,965	0	0	
Indian and colonial Government securities.....		58,597	1	7	
Indian and colonial provincial securities.....		8,822	0	0	
Indian and colonial municipal securities.....		88,739	17	1	
Foreign government securities.....		127,654	15	11	
Railway municipal securities.....		203,097	15	2	
Railway and other debentures and debenture stocks, Home and Foreign.....		390,492	5	0	
Railway and other ordinary stocks and shares.....		39,352	16	3	
Branch offices and agents' balances.....		166,213	3	0	
Outstanding premiums.....		8,727	6	1	
Outstanding interest, due but not received.....		1,516	5	2	
Amounts due from other companies.....		40,071	16	4	
Bills receivable.....		16,001	19	3	
On deposit.....	£	21,413	16	6	
In hand and on current accounts.....		64,235	8	7	
		£	85,649	5	1

£ 1,190,098 3 8

THE UNITED STATES FIDELITY AND GUARANTY COMPANY.

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1913.

INCOME.

Total net cash received for premiums.....	\$ 6,295,907 97
Inspections.....	817 16
Interest and dividends.....	214,489 30
Rents.....	60,761 19
Munich reinsurance reserve account.....	3,963 26
Agents' balances previously charged off.....	1,224 37
Gross profit on sale or maturity of real estate and bonds.....	59,114 69
Total income.....	<u>\$ 6,636,277 94</u>

DISBURSEMENTS.

Net amount paid for losses.....	\$ 2,487,467 21
Investigation and adjustment of claims.....	221,135 41
Commissions or brokerage, (less amount received on return premiums and reinsurance).....	1,232,959 04
Cash paid stockholders for interest or dividends.....	200,000 00
Salaries, fees and all other compensation of officers, directors, trustees and home office employees.....	399,772 94
Salaries, travelling and all other expenses of agents not paid by commissions.....	743,772 18
Medical examiners' fees and salaries.....	1,916 50
Inspections other than medical.....	25,698 20
Rents.....	115,558 39
Taxes on real estate.....	13,434 97
State taxes on premiums, Insurance Department licenses and fees.....	116,383 75
All other licenses, fees and taxes.....	71,278 98
Agents' balances charged off.....	3,568 52
Gross loss on sale or maturity of bonds.....	2,196 13
Gross decrease, by adjustment, in book value of real estate.....	51,992 87
All other expenditure.....	395,724 36
Total expenditure.....	<u>\$ 6,082,859 45</u>

LEDGER ASSETS.

Book value of real estate.....	\$ 609,400 00
Mortgage loans on real estate, first liens.....	500 00
Loans secured by pledge of bonds, stocks or other collaterals.....	49,649 00
Book value of bonds and stocks.....	5,245,525 68
Cash on hand, in trust companies and in banks.....	803,755 31
Gross premiums in course of collection.....	1,176,949 52
Due by U. S. Government under construction contracts.....	6,276 99
Due for subscriptions, Department Guaranteed Attorneys.....	61,045 81
Accounts with suspended banks.....	189,222 74
Advance secured.....	80,761 75
Bills receivable.....	2,500 00
Total ledger assets.....	<u>\$ 8,225,586 80</u>

NON-LEDGER ASSETS.

Interest due and accrued.....	\$ 62,509 02
Rents accrued.....	221 33
Gross assets.....	<u>\$ 8,288,317 15</u>
Deduct assets not admitted.....	<u>587,242 06</u>
Total admitted assets.....	<u>\$ 7,701,075 09</u>

SESSIONAL PAPER No. 8

THE UNITED STATES FIDELITY AND GUARANTY—*Concluded.*

LIABILITIES.

Total net amount of unpaid claims and expenses of settlement.....	\$ 1,693,537 72
Total unearned premiums.....	2,871,284 22
Commissions, brokerage, etc.....	191,198 70
Salaries, rents, etc., due and accrued.....	13,049 48
Federal, state and other taxes due or accrued (estimated).....	106,254 59
Return premiums.....	11,090 57
Due on account of reinsurance.....	46,445 87
Munich Reinsurance Co., Reserve Account.....	28,054 91
Total liabilities, excluding capital stock.....	\$ 4,960,916 06
Capital stock paid up in cash.....	2,000,000 00
Surplus over all liabilities.....	740,159 03
Total liabilities.....	\$ 7,701,075 09

EXHIBIT OF PREMIUMS.

	Premiums written or renewed during the year.	Premiums terminated during the year.	Net premiums in force at Dec. 31, 1913.
	\$ cts.	\$ cts.	\$ cts.
Accident.....	188,612 13	162,725 00	147,725 91
Health.....	71,512 79	62,104 56	58,248 18
Liability.....	2,038,886 50	2,164,540 48	898,703 54
Fly Wheel.....		1,949 05	
Fidelity.....	1,549,450 83	1,482,541 41	1,225,097 82
Plate Glass.....	141,624 44	114,743 93	121,251 16
Auto and Teams, property damage.....	208,700 22	201,158 40	123,026 46
Steam Boiler.....	1,104 85	16,528 52	
Burglary and Theft.....	371,462 18	334,956 29	413,308 54
Workmen's Collective.....	57,191 49	77,384 28	4,067 47
Surety.....	2,931,798 44	2,555,988 61	2,727,088 29
Workmen's Compensation.....	229,498 37	186,232 91	96,275 83

THE YORKSHIRE INSURANCE COMPANY, LIMITED.

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1913. FIRE DEPARTMENT.

THE NET PREMIUM INCOME, after deduction of re-insurances, amounted to £448,287, as against £401,163 in the previous account.

THE LOSSES were £210,357, the ratio being 46.9 per cent, as against 41.6 per cent for the previous year.

From the balance at credit of this account, £58,741 has been carried to profit and loss, and the reserve for unexpired liability has been increased to £179,316.

IN THE ACCIDENT ACCOUNT.

(which only applies to personal accident business in the United Kingdom), the premiums amounted to £13,874, the claims incurred being £8,902 after full provision for claims outstanding; the reserve for unexpired liability is increased to £5,550 and a credit balance of £4,324 is carried forward.

THE EMPLOYERS' LIABILITY ACCOUNT.

THE PREMIUM INCOME for the year amounted to £103,425, the claims incurred being £59,888 after full provision for claims outstanding. The reserve for unexpired liability is increased to £41,370; provision for outstanding claims £31,607; and the balance of £18,962 is carried forward.

THE PROFIT AND LOSS ACCOUNT.

includes £3,000, one-fifth proportion of the Shareholders' profits declared in the life department at last valuation. After payment of the dividend and other charges with

£20,000 carried to the general reserve fund, and

£10,000 added to the investment reserve fund, making it £35,000, the sum £68,423 is carried forward.

THE GENERAL ACCOUNT.

The premium income amounted to £297,138, the claims paid and outstanding were £160,715, or 54.1 per cent, as compared with 55.4 per cent last year; after adding £24,668 to the Reserve for unexpired liability, making it £103,854, the balance carried forward is increased to £30,239.

THE GENERAL RESERVE FUND

After including the credit balance of the purchase of business account, this fund has been increased to £470,123.

SESSIONAL PAPER No. 8

THE YORKSHIRE INSURANCE COMPANY—Continued.

FIRE REVENUE ACCOUNT.

	£	s.	d.		£	s.	d.
Reserve for unexpired risks from last year.....	190,466	0	0	Claims under policies, paid and outstanding.....	210,357	5	8
Premiums.....	448,287	17	3	Commission.....	62,606	16	2
Interest, dividends and rents.....	7,914	0	0	Expenses of management.....	101,427	19	6
Less income tax thereon.....	196	2	2	Contributions to fire brigades.....	3,624	18	7
				Bad debts.....	397	14	6
				Carried to profit and loss account.....	58,741	0	8
				Reserve for unexpired risks being 40 per cent of premium income for the year.....	179,316	0	0
	£	616,471	15 1		£	616,471	15 1

ACCIDENT INSURANCE ACCOUNT.

	£	s.	d.		£	s.	d.
Balance brought forward.....	4,822	17	4	Payments under policies, including medical and legal expenses in connection therewith.....	6,436	14	1
Amount of accident insurance fund at the beginning of the year.....				Commission.....	2,320	0	0
Reserve for unexpired risks.....	4,962	0	0	Expenses of management.....	2,938	4	10
Total estimated liability in respect of outstanding claims.....	927	16	3	Bad debts.....	5	0	0
				Amount of accident insurance fund at the end of the year:—			
Premiums (less bonuses).....	5,889	16	3	Reserve for unexpired risks, being 40 per cent of premium income for the year.....	5,550	0	0
Interest, dividends and rents.....	13,874	9	10	Total estimated liability in respect of outstanding claims.....	3,393	1	4
Less income tax thereon.....	380	6	9	Balance carried forward.....	8,943	1	4
					4,324	9	11
	£	24,967	10 2		£	24,967	10 2

THE YORKSHIRE—Continued.

EMPLOYERS' LIABILITY INSURANCE ACCOUNT.

(of business transacted within the United Kingdom).

	£	s.	d.		£	s.	d.	
Balance brought forward.....	9,255	9	3	Payments under Policies, including medical and legal expenses in connection therewith.....	49,266	15	5	
Amount of employers' liability insurance fund at the beginning of the year—				Commission.....	11,617	14	5	
Reserve for unexpired risks.....	39,593	0	0	Expenses of Management.....	22,512	17	7	
Total estimated liability in respect of outstanding claims.....	20,986	1	4	Bad Debts.....	30	13		
				Amount of Employers' Liability Insurance Fund at the end of the year—				
Premiums.....	60,579	1	4	Reserve for unexpired risks, being 40% of premium income for the year.....	41,370	0	0	
Interest, Dividends, and Rents.....	103,425	17	1	Total estimated liability in respect of outstanding claims.....	31,607	13	5	
Less income tax thereon.....	2,114	5	7					
				Balance carried forward.....	18,962	19	3	
	£	175,374	13	3	£	175,374	13	3

GENERAL INSURANCE ACCOUNT.

(Barghery, fire stock, motor car, fidelity, third party, plate glass, boiler, etc.)

	£	s.	d.		£	s.	d.	
Balance brought forward.....	21,503	15	7	Claims under policies, paid and outstanding.....	160,715	10	8	
Reserve for unexpired risks, brought from last year.....	79,186	0	0	Commission.....	43,899	2	5	
Premiums.....	297,138	2	6	Expenses of management.....	63,636	19	7	
Interest, dividends, and rents.....	44,702	0	0	Bad debts.....	68	12	7	
Less income tax thereon.....	116	10	3	Reserve for unexpired risks on the premiums of the year (after deduction of £37,562 for term and transit risks—Live stock Department—expired within the year) at the rate of 40%.....	103,854	0	0	
	4,585	9	9	Balance brought forward.....	30,239	2	7	
					£	402,413	7	10

SESSIONAL PAPER No. 8

PROFIT AND LOSS ACCOUNT.

	£	s.	d.		£	s.	d.
Balance of last year's account.....		52,806	12 0	Dividends to shareholders.....	37,828	10 0	
Interest and dividends not carried to other accounts.....	£	27,383	0 1	Expenses not charged to other accounts.....	5,000	0 0	
Less income tax thereon.....		678	11 5	Carried to general reserve fund.....	20,000	0 0	
Brought from life account.....				Carried to investment reserve fund.....	10,000	0 0	
Brought from fire account.....				Balance carried forward.....	68,423	11 4	
					£	141,252	1 4

GENERAL RESERVE FUND.

	£	s.	d.		£	s.	d.
Balance from last account.....		352,871	16 10	Balance carried forward.....	470,123	9 7	
Balance of purchase of business account after including premium on shares issued in exchange re purchase of Scottish Boiler Insurance and Engine Inspection Company Limited and the London and Provincial Marine and General Insurance Company, Limited, less costs.....	£	142,251	12 9				
Less transfer to Marine insurance fund.....		45,000	0 0				
Brought from profit and loss account.....		97,251	12 9				
		20,000	0 0				
					£	470,123	9 7

	9	616	15	9
General insurance.....		18,	900	1 3
Marine insurance.....				
Premiums and interest paid in advance.....		150,	016	3 2
Sundry creditors—				
Life assurance.....		2,	000	0 5
Fire insurance.....				
Accident insurance.....				
Employers' liability insurance.....				
General insurance.....				
Marine insurance.....				
Cash—				
On deposit.....				
In hand and on current account.....				
Due from other companies.....				
Sundry debtors.....				

£ 58,126 16 7
125,273 2 0

183,401 18 7
18,181 7 1
49,933 5 0

Note.—The stock exchange securities shown above are taken at the mean market prices as at date of the last quinquennial valuation, viz., 31st December, 1909, in respect of investments upon the Books at that time; subsequent purchases have been taken at cost price, except that in both cases terminable or wasting securities are being written down by annual instalments.

Assets of the Great Britain Mutual Life Assurance Society as per separate balance sheet..... £ 4,215,354 9 8	<i>Liabilities of the Great Britain Mutual Life Insurance Society, as per separate balance sheet.....</i> £ 4,215,354 9 8
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£ 32,080 8 6 £ 4,247,434 18 2	£ 4,215,354 9 8 32,080 8 6 £ 4,247,434 18 2
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4 GEORGE V., A. 1914

STATEMENT of assessment made on companies on account of business other than life for the year ending March 31, 1913, in accordance with "The Insurance Act, 1910."

Companies.	Taxes.		Companies.	Taxes.	
	\$	cts.		\$	cts.
Acadia Fire	65	60	Lloyds' Plate Glass	38	80
Aetna	201	76	London Assurance	149	38
Alliance	122	51	London Guarantee and Accident	517	62
American and Foreign Marine	11	57	London and Lancashire Fire	364	11
American Central	38	95	London and Lancashire Guarantee and Accident	96	98
American Insurance Co.	5	11	London Mutual Fire	250	83
American Lloyds	15	67	Lumber Insurance Co.	87	53
American Surety	19	57	Marine	42	80
Ancient Order of Foresters	86	08	Maryland Casualty	322	36
Anglo American	106	96	Mercantile Fire	126	56
Atlas	294	67	Montreal Canada	80	93
Boiler Inspection	43	49	Mount Royal	121	66
British American	249	61	National Fire	248	43
British Colonial	7	48	National Provincial Plate Glass	6	01
British and Foreign Marine	1	54	National Surety Co.	34	71
British Northwestern	17	45	National Union Fire	93	75
Caledonian	255	61	New York Plate Glass	12	56
California Ins. Co.	6	54	Niagara Fire	45	54
Canada Accident	173	68	North British and Mercantile	557	71
Canada National Fire	71	81	North Empire	48	30
Canada Weather	18	35	Northern	377	57
Canadian Casualty	63	11	Norwich Union Fire	457	10
Canadian Fire	178	43	North-West Fire	49	88
Canadian Railway Accident	306	05	Northwestern National	6	60
Catholic Mutual	6	65	Nova Scotia Fire	99	97
Central Canada Manufacturers	29	77	Occidental Fire	90	20
Commercial Union	469	57	Ocean Accident	435	08
Connecticut Fire	64	53	Ocean Marine	5	59
Continental Insurance Co.	171	26	Ontario Fire	106	47
Dominion Gresham Company	32	12	Palatine	43	62
Dominion Fire	151	59	Pacific Coast Fire	58	94
Dominion of Canada Guarantee and Accident	237	85	Phoenix of London	590	93
Employers' Liability	652	85	Phoenix Insurance Co., Hartford	208	61
Equity Fire	104	22	Providence, Washington	70	83
Factories	90	08	Protection Association of Canada	69	03
Fidelity and Casualty Co.	116	23	Provincial Insurance Co.	17	42
Fidelity Phenix	239	68	Quebec	128	49
Firemans Fund	38	50	Queen Insurance Co. of America	364	20
Firemens Ins. Co.	26	44	Railway Passengers	96	11
General Accident of Canada	170	02	Rimouski	184	35
General Accident Fire and Life	156	97	Royal Exchange	197	47
General Animals	45	23	Royal Guardians	99	
Generales, Co. d'Assurance	7	09	Royal Insurance Co.	751	50
German American	244	99	Scottish Union and National	207	13
Germania Fire	20	49	Sovereign Fire	64	82
Guarantee Co. of N. A.	32	54	Springfield Fire and Marine	168	75
Guardian Accident and Guarantee	22	81	St. Paul Fire and Marine	125	93
Guardian Assurance Co.	490	29	Sun Insurance Office	250	54
Hartford	551	64	Title and Trust Co.	33	
Hartford Steam Boiler	71		Travelers	244	14
Home Fire	233	78	Travelers Indemnity Co.	31	54
Hudson Bay	234	04	Travelers Indemnity Co.	24	97
Imperial Guarantee and Accident	168	35	L'Union of Paris	79	95
Independent Order of Foresters	163	64	Union Assurance Soc'y	260	01
Insurance Company of North America	267	47	United States Fidelity	146	43
Insurance Company of the State of Pennsylvania	95	53	Westchester Fire	33	34
International Casualty	15	49	Western	224	85
International Fidelity	3	63	Woodmen of the World	9	06
Law Union and Rock	167	98	Yorkshire	199	71
Liverpool and London and Globe	768	93			
Liverpool Manitoba	212	74			
			Total	\$ 18,598	87

SESSIONAL PAPER No. 8

INDEX OF COMPANIES' STATEMENTS. VOLUME I.

Companies.	ANNUAL STATEMENTS.				General Business Statement.	List of Directors and Shareholders.
	Fire.	Accident and Sickness.	Guarantee.	Plate Glass, Steam Boiler, etc.		
Acadia Fire.....	7					419
Ætna Insurance Co.....	11				13	
Alliance.....	15				548	
American and Foreign Marine.....				269	270	
American Central.....	17				18	
American Insurance Co.....	20				21	
American Lloyds', Underwriters at.....	23			23	552	
American Surety Co.....			271		272	
Anglo-American.....	25					422
Atlas.....	29				553	
Beaver Fire.....	31					425
Boiler Inspection.....				274		425
British America.....	33			33		426
British and Foreign Marine.....				277	279	
British Colonial.....	38					432
British Northwestern.....	41					434
Caledonian.....	44				556	
California Insurance Co.....	46				558	
Canada Accident.....		250	250	250		438
Canada Hail.....				255		438
Canada National.....	48					439
Canada Weather.....				287		453
Canadian Casualty and Boiler.....		289		289		460
Canadian Fire.....	51					461
Canadian Railway Accident.....		293		293		464
Canadian Surety.....			297			464
Central Canada Manufacturers.....	55					464
Commercial Union.....	57				560	
Connecticut Fire.....	59				60	
Continental Insurance Co.....	62				63	
Dominion Fire.....	65					465
Dominion Gresham.....		299	299	299		470
Dominion of Canada Guarantee and Accident.....		304	304	304		470
Employers' Liability.....	68	68	68		73	
Equitable Fire and Marine.....	74				75	
Equity Fire.....	77					471
Factories Insurance Co.....	80					476
Fidelity-Phenix Fire.....	83			83	85	
Fidelity and Casualty of New York.....		309		309	312	
Fireman's Fund.....	87			87	89	
Firemen's Insurance Co.....	91				92	
General Accident Assurance Co. of Canada.....		314		314		476
General Accident Fire and Life.....	94				566	
General Animals.....				320		477
Compagnie d'Assurances Generales.....	96				564	
German-American.....	98				99	
Germania Fire.....	101				568	
Glens Falls.....	103				570	
Guarantee Company of North America.....				322		479
Guardian Accident and Guarantee.....		326	326	326		481

INDEX OF COMPANIES' STATEMENTS, VOLUME I—Continued.

Companies.	ANNUAL STATEMENTS.				General Business Statements.	List of Directors and Shareholders.
	Fire.	Accident and Sickness.	Guarantee.	Plate Glass, Steam Boiler, etc.		
Guardian Assurance.....	104				572	
Hartford Fire.....	107			107	109	
Hartford Steam Boiler.....				331	331	
Home Fire.....	111			111	113	
Hudson Bay Insurance Co.....	115			115		482
Imperial Guarantee and Accident.....		333	333	333		487
Imperial Underwriters.....	118					487
International Casualty.....		338		338		
International Fidelity.....			341		342	
Insurance Co. of North America.....	120			120	122	
Insurance Co. of the State of Pennsylvania.....	124				575	
Law Union and Rock.....	126	126			129	
Liverpool and London and Globe.....	133				577	
Liverpool-Manitoba.....	136					488
Lloyds Plate Glass.....				343	344	
London and Lancashire Fire.....	139				580	
London Assurance.....	141				583	
London Guarantee and Accident.....		346	346	346	349	
London and Lancashire Guarantee and Accident.....		353	353	353		488
London Mutual Fire.....	143					489
Loyal Protective.....		360			361	
Lumber Insurance Co.....	147				148	
Marine Insurance Co.....	150			150	586	
Maryland Casualty Co.....		363	363	363	367	
Mercantile Fire.....	152					489
Merchants and Employers' Guarantee and Accident.....		369				490
Montreal-Canada.....	155					498
Moose, the Grand Lodge of the Loyal Order of.....		372				500
Mount Royal.....	159			159		501
National Fire.....	163			163	164	
National Provincial Plate Glass.....				374	587	
National Surety.....			376		377	
National Union Fire.....	166			166	167	
Niagara Fire.....	169			169	588	
New York Plate Glass.....				379	380	
North American Accident.....		382		382		503
North British and Mercantile.....	171				590	
North Empire Fire.....	174					504
Northern.....	180				593	
North West Fire.....	177					509
Northwestern National.....	182			183	596	
Norwich Union Fire.....	184	184		184	598	
Nova Scotia Fire.....	188					510
Occidental Fire.....	191					512
Ocean Accident and Guarantee.....		386	386	386	390	
Ocean Marine.....				392	600	
Ontario Fire.....	194					515
Pacific Coast.....	197					519
Palatine Insurance Co.....	200				602	
Phoenix, of London.....	202				604	
Phoenix, of Hartford.....	204				205	
Protective Association of Canada.....		393				525
Providence-Washington.....	207			207	208	
Provincial.....	210				607	
Quebec.....	212					525
Queen, of America.....	215			215	217	
Railway Passengers.....		395	395	395	608	
Ridgely Protective.....		399			400	
Rimouski.....	219					526
Royal Exchange.....	222	222		222	610	

SESSIONAL PAPER No. 8

INDEX OF COMPANIES' STATEMENTS, VOLUME I—*Concluded.*

Companies.	ANNUAL STATEMENTS.				General Business Statements.	List of Directors and Shareholders.
	Fire.	Accident and Sickness	Guarantee.	Plate Glass, Steam Boiler, etc.		
Royal Insurance Co.....	226				612	
Scottish Union and National.....	228			228	616	
Sovereign Fire.....	230					527
Springfield Fire and Marine.....	233			233	235	
St. Paul Fire and Marine.....	237			237	239	
Sun Insurance Office.....	241				620	
Title and Trust Co.....				401		533
Travellers' Indemnity Co. of Canada.....		410		410		534
Travelers Insurance Co.....		406			407	
Travelers Indemnity Co., Hartford.....		403		403	404	
L'Union, Paris, France.....	245				623	
Union Assurance Society.....	243				624	
United States Fidelity and Guaranty.....		412	412	412	626	
Westchester Fire.....	247				248	
Western.....	250			250		535
Yorkshire.....	257	257		257	628	



